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Army Public Affairs

ONCE A VETERAN

**Headquarters
Departments of the Army, DoD, Air Force,
Marine Corps, Coast Guard and Navy
Washington, DC
1 January 1992**

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SUMMARY of CHANGE

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46602-E ONCE A VETERAN

Not applicable.

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THE SECRETARY OF DEFENSE

WASHINGTON, DC 20301-1000

Dear Military Member:

The booklet you hold, *Once a Veteran*, has been prepared to give you an overview of the services available to military members leaving active duty. I hope you will take advantage of all these benefits as you make the transition to a satisfying civilian career.

Most importantly, I hope you will keep in mind what you are bringing to the civilian world: a superb track record of achievement as a member of the United States Armed Forces. Your professionalism, self-discipline, and initiative helped make our Armed Forces the finest in the world. No organization can do better than to have you as a member of its team.

As Secretary of Defense, it has been my privilege to be associated with the outstanding men and women in uniform serving our country. Americans everywhere are proud and grateful for all you have accomplished. Your contributions have only just begun. Thank you, and all the best.

Dick Cheney

Headquarters
Departments of the Army, DoD, Air
Force, Marine Corps, Coast Guard
and Navy
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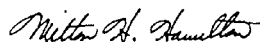
ONCE A VETERAN

By Order of the Secretary of the Army:

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History. This publication has been reorganized to make it compatible with the Army electronic publishing database. No content has been changed.

Summary. The programs and benefits described in this pamphlet can improve your life immeasurably. It tells you how to get assistance you need from programs available to you because of your military service. The pamphlet also points out that you can remain in service and still claim many benefits. This pamphlet is for information purposes only and contains material that is valid at the time of publication. Any changes in law or regulations that may have occurred since then will not be included. For more information on veterans, benefits see your separation or retirement counselor for the pamphlet Federal Benefits for Veterans and Dependents,

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Chapter 1

Introduction

The programs and benefits described in this pamphlet can improve your life immeasurably. It tells you how to get assistance you need from programs available to you because of your military service. The pamphlet also points out that you can remain in service and still claim many benefits.

Table 1-1
Veterans Benefits Timetable

Timetable	Benefits	Where to Apply
90 days	Dental Treatment (see Paragraph 9-3)	Any VA Office or Medical Center
90 days	Re-employment (see Paragraph 4-3)	Employer
Limited time	Unemployment Compensation Service (see Paragraph 4-2)	Employer
120 days or up to 1 year — if totally disabled	Conversion of Servicemen's Group Life Insurance to Veterans Group Life Insurance (see Paragraph 5-1)	Office of Servicemen's Group Life Insurance, 211 Washington St., Newark, NJ 07102
2 years from date of notice of VA disability rating	GI Insurance (see Paragraph 5-3)	Any VA Office
10 years	Post-Vietnam Era Veterans Educational Assistance Program (see Paragraph 3-1)	Any VA Office
10 years	Montgomery GI Bill (see Paragraph 3-2)	Any VA Office
12 years (generally from date of notice of VA disability rating)	Vocational Rehabilitation (see Paragraph 7-2)	Any VA Office
No time limit	Disability Compensation (see Paragraph 7-1)	Any VA Office
No time limit	Medical Care (Paragraph 9-1)	Any VA or Medical Center
No time limit	GI Loan (see Paragraph 8-1)	Any VA Office
No time limit	Employment Assistance (see Paragraph 4-1)	State Employment Service, U.S. Office of Personnel Management. Any VA Office

1-1. A Discharge Is Important

All benefit programs for veterans and their dependents administered by the Department of Veterans Affairs require that the veteran be separated from the period of service upon which benefit entitlement is based under conditions other than dishonorable (with the exception of some insurance programs and certain medical and education benefits). An honorable or general character of service discharge qualifies the veteran and dependents for most benefits. A dishonorable discharge bars all VA benefits to the former service member and dependents. An under-other-than- honorable-conditions or bad-conduct discharge may or may not qualify the veteran and dependents and survivors, depending upon a special determination made by VA. This determination is based on the facts of each case as to whether the veteran was separated from service under dishonorable conditions or "other than dishonorable conditions." In addition, federal law sets forth some special conditions concerning eligibility requirements for veterans benefits pursuant to upgraded discharges of certain former service members. See "Review of Discharge" (Paragraph 14-2).

1-2. Certain Periods of Service Required

a. The law generally denies benefits to people originally enlisting in military service after Sept. 7, 1980, and to all other people entering military service after Oct. 16, 1981, who do not complete the shorter of (1) 24 months of continuous active duty or (2) the full period for which the person was called or ordered to active duty. This provision does not apply to veterans who have a service-connected disability or who were discharged close to the end of an enlistment term for reasons of hardship or for a disability incurred or aggravated in line of duty. It also does not apply to insurance benefits or the provision of any benefit for, or in connection with, a service-connected disability, condition or death.

b. If you are separating from an initial period of active military service and have less than 24 continuous months of active duty, consult with your separation counselor about how the law affects your entitlement to federal benefits based on military service.

c. Before outlining all VA benefits available to you, this pamphlet will cover the nine points of information you should receive in your preseparation briefing.

Chapter 2

Preseparation

Six months prior to discharge or release from active duty, you should begin preparing for separation. If you will be honorably discharged, you need to learn about the many VA benefits that will be available to you. DOD policy states that all personnel released from active duty are entitled to preseparation counseling. Your records should show that counseling was offered on the following topics:

- Educational assistance, including the Montgomery GI Bill;
- Compensation and vocational rehabilitation entitlement offered under the Departments of Defense, Labor and Veterans Affairs;
- Affiliation with the Selected Reserve;
- Government and private-sector employment search/placement assistance;
- Employment assistance for your spouse;
- Relocation assistance;
- Medical and dental coverage after separation;
- Career-change effects;
- Financial planning assistance;

2-1. Educational Assistance

a. You may be entitled to a number of VA education benefits; they can be found in Paragraphs 3-1 – 3-2 of this booklet. Make a point to visit your local military installation education office. The counselors can offer you many services. Not only can they advise you on education benefits, they also administer aptitude, certification and college entrance tests. Educational counselors can also provide career advice, information on vocational and educational institutions, student loan information and educational literature.

b. Prior to departing the military, you should receive an automated verification of experience and training document, or “verification transcript,” containing a description of your military experience and training history, recommended college credits and comparable civilian career fields associated with your military experience. This document is being made available to all separating military personnel.

2-2. Compensation and Vocational Rehabilitation

There are many programs designed to provide compensation and vocational rehabilitation to the veteran. Many are aimed at assisting those with disabilities. However, even if you are not separating because of disability, you are still eligible for a wide variety of benefits and services.

2-3. Relocation Assistance

a. Upon leaving the service, there are many areas with which you should be concerned. In Paragraphs 13-1 – 13-4, you can learn about final pay and allowances, transportation home, legal assistance at separation and estate planning.

b. As stated earlier, there are several job search and placement services available to you. Register within 180 days of departure for the Transition Assistance Program seminar. If you travel on permissive TDY orders to attend a Department of Defense-approved transition program seminar, you are eligible for space-available air transportation and may be accompanied by your spouse between CONUS and overseas, and within and between overseas areas.

c. Visit your nearest transition office/family center and avail yourself of the various counseling services. One of your first contacts should be with relocation assistance personnel, who can provide guidance in planning and managing your move. They can also help you obtain information on the locale where you will be settling. Also, you can write to the Chamber of Commerce of your specific region of interest and request a packet of information including industries, government facilities, recreational areas, schools and cultural events. The United Way is also a good source of special-needs information.

2-4. Medical and Dental Coverage

Check Paragraphs 9-1 – 9-12 and 12-1 – 12-3 to learn about various health care options available and for a listing of the Veterans Centers you may visit. Consider your health to be one of your most important assets; take time to learn about all the many health benefits you are qualified to receive. Speak to the health benefits adviser at your medical treatment facility. During your separation counseling, you will also receive information on the Uniformed Services Voluntary Insurance Plan, or U.S. VIP, also known as the conversion health policy. While the program initially may

appear costly, consider a one-day stay in the hospital may exceed the cost of the insurance for a family of four for a whole 90-day period.

2-5. Career Change Counseling

Making a change in your life is never easy, but it usually means new horizons, friendships, locales, opportunities and growth for you and your loved ones. Keep a positive attitude during your career change and follow these strategies:

- Take good care of yourself and your loved ones (remember, accidents and illness usually increase during stressful life changes).
- Take advantage of all job search opportunities presented to you.
- Research various options; read, watch and listen for new job ideas and career paths.
- Practice “networking” with friends, military associates and neighbors. Reach out and ask for help from everyone around you. Some of their job ideas may be very exciting.
- Maximize your self-confidence; grow and set new goals.
- Learn to accept temporary solutions while you wait for just the “right” position.
- Have faith in yourself: Don’t give up.

Read Paragraphs 4-1 – 4-4 for more in-depth information on back-to-work benefits, including employment assistance, unemployment compensation, re-employment rights and availability of federal jobs.

2-6. Selected Reserve Affiliation

To learn about the many benefits of remaining in the Selected Reserve, read Paragraphs 13-1 – 13-6. You should not pass up the opportunity to maintain your affiliation with the U.S. armed forces. To locate units closest to you, look under “U.S. Government” in the local phone directory for the area in which you want to live.

2-7. Job Search and Placement Assistance

a. State employment offices and the veterans outreach programs are noted on Paragraphs 4-1 – 4-4. Several other avenues of assistance are available for your job search. First, visit your installation transition office/family center. There, you and your spouse will have access to automated outplacement-assistance tools. Your local military installation may have leads on jobs in the area. In addition, you should actively network and pursue all employment avenues. There is no one way to find a job; you must maintain responsibility for your job search.

b. Check with your transition office/family center on the availability of the Transition Assistance Program or other training sessions. The three-day TAP seminar provides outplacement training that includes tips on resume writing, interviewing skills and other facets of job hunting, as well as assistance for the unique problems facing the disabled veteran. If space allows, spouses may also attend these seminars.

c. Enter yourself in the Defense Outplacement Referral System, which will automatically prepare a mini-resume of your military experience and training for referral to potential employers based on your occupational choices and geographic locations.

d. Access the electronic DoD Transition Bulletin Board, which will allow you to scan up-to-date advertisements for employment openings; information on veterans, military and civic associations and the services they offer; training seminar schedules; and job fair/conference announcements.

e. The state employment service offices, Veterans Affairs regional offices, Office of Personnel Management Federal Job Information/Testing offices, local Chambers of Commerce and military service or veterans organizations can provide you and your spouse a wide variety of job services and assistance. College placement offices, private employment agencies, school counselors and libraries are also good sources for job referrals. If you want to start your own company, contact the Small Business Administration for help and loan information. And always remember to network with co-workers, acquaintances, friends and family members. Sometimes they can be your best job leads.

f. Visit your transition office/family center and let the experts advise you and provide the support system you will need to make a successful career change.

2-8. Financial Planning Assistance

a. Before separating from the military, you need to review your financial situation. It is never too early to establish a budget and then learn how to live within that budget. While you were in the military, you received many benefits and services that you may now need to budget for — such as housing, long-term medical care, education and travel.

b. Begin your financial examination by reviewing your assets and liabilities, income and expenses and cash-flow statements. How much do you own, how much do you owe, how much money do you need to cover your necessary expenses, and how much can you save for your future? These are not easy questions, but there are books that can help you, seminars in your local community and personnel at your transition office/family center to direct you to the right people for help.

c. Part of your future financial stability will depend on documentation — papers you will need to keep and remember. Read Paragraph 16-1 so you know what documents to save and how to save them. These papers can affect

your taxes, future employment and compensation. Your legal assistance officer can help you review items such as your will, income tax returns and credit statements.

d. Always consult with your family on financial matters so they will have a full appreciation of the situation and how they can do their share to help.

e. Don't panic — plan ahead. Remember, those people who fail to plan are really planning to fail.

2-9. Involuntary Separations

a. In addition to the basic VA benefits already reviewed under preseparation counseling, the 1991 Defense Authorization Act added several new transition benefits for active duty military personnel and their dependents who are involuntarily separated under honorable conditions during the five-year period commencing October 1, 1990. Check your military service for the eligibility standards for involuntary separation.

b. The benefits include:

- Excess leave and permissive temporary duty. Up to 30 days excess leave or 10 days of permissive temporary duty may be available to conduct job/house hunting or other relocation activities. However, only one or the other may be granted by the military department, not both. Space-available travel may be granted during the last 180 days of service to travel to Transition Assistance Program seminars or other assistance programs approved by DoD if they are not available at your present installation.
- Priority in affiliating with the National Guard or Reserve. Members who qualify and decide within one year after the date of separation that they want to join the National Guard or Reserve will get preference over any other equally qualified applicant and may be retained for up to three years as long as they maintain good standing in the unit, even if reserve component strength limitations change.
- Travel and transportation allowance. Authorized travel allowances and shipment/storage of household goods will be available to the military member and dependents for up to one year after separation, as long as the member is in the Army, Navy, Air Force or Marine Corps and not immediately eligible for retired or retainer pay.
- Extended eligibility for DoD dependents schools. Dependents overseas who completed the 11th grade and are likely to complete secondary school within 12 months of the date of the military member's separation are authorized to enroll in the final (senior) year of a DoD dependents school at U.S. government expense, but only in the same school or another school serving the same military community.
- Montgomery GI Bill. An involuntary separatee who was on active duty as of Sept. 30, 1990, and elected not to participate in the Montgomery GI Bill before separation or fell under the Veterans Educational Assistance Program will have the opportunity to enroll or convert to the Montgomery bill before leaving the service. A basic contribution of \$1,200 must be made to complete the enrollment. If an eligible member converts from the Veterans Educational Assistance Program to the Montgomery GI Bill, reimbursement will be made for contributions over \$1,200. See Paragraph 3-2 for more details on the Montgomery GI Bill.
- Extended health care. Involuntarily separated members and their dependents will continue to receive medical coverage from the Civilian Health and Medical Program of the Uniformed Services and medical care at the same priority as dependents of active duty personnel in military treatment facilities for a limited time following separation. Members with fewer than six years of service get 60 days of extended coverage; members with six or more years of service get 120 days of extended coverage. Pre-existing medical conditions are covered for one year after separation, if the member purchases a DoD-negotiated conversion health insurance policy and the policy does not cover a condition solely because it is a pre-existing condition.
- Extended commissary and exchange benefits. Commissary and exchange privileges will continue for two years from the date of separation.
- Extended military housing benefits. You may be permitted to remain in government housing for up to 180 days after separating, space permitting. The installation housing office will provide any specific local requirements imposed for rental reimbursement, which can be equivalent to the member's basic allowance for quarters and variable housing allowance in that location.
- Federal civilian employment preference. Involuntarily separated members and their dependents have available a one-time preference in DoD hiring for Non-appropriated Fund instrumentalities, assuming they are the best qualified candidates after a competitive screening process has been completed. Transition hiring preference pertains to all Non-appropriated Fund job vacancies, except that preference for military spouses under Section 806(a)(2) of the Military Family Act of 1985 takes priority over preference for transition-eligible personnel.

Chapter 3 Education Benefits

You are probably leaving service with entitlement to one of two Department of Veterans Affairs educational assistance programs. Use these cash benefits to build employment skills that can mean brighter futures for you and your family. Principal VA programs include (1) the post-Vietnam-Era Veterans Educational Assistance Program; and (2) the

Montgomery GI Bill for service members entering the service after June 30, 1985. The non-contributory GI Bill ended on Dec. 31, 1989.

VA provides vocational or educational counseling to persons entitled to VEAP educational benefits or the Montgomery GI Bill. Such professional counseling can be helpful in deciding on your educational or employment objectives. It can help identify vocational interests and abilities, potential employment opportunities and available training programs. This counseling may be useful also to the veteran who is experiencing problems or personal difficulties in achieving after-service goals.

Counseling may also be available through your service.

3-1. Veterans Educational Assistance Program

a. Veterans who entered on active duty between Jan. 1, 1977 and June 30, 1985, and who allowed their service to withhold part of their basic pay or made a lump-sum contribution so that they could get VA educational assistance after service should now be able to cash in on that assistance through the Veterans Educational Assistance Program. This assumes at least 181 continuous days of active duty and release from active service under conditions other than dishonorable. (If you are being released because of a service-connected disability, the full 181 days of service is not required.)

b. While participating in VEAP during service, you agreed to contribute a certain sum each month to an education account VA set up in your name. The government matched your contributions on the basis of \$2 for each \$1 you contributed. The government may also have contributed an additional amount to your account if you made contributions to VEAP prior to April 1, 1987.

c. Monthly benefits can be paid from this account while you attend any approved program. This includes high school, vocational or technical school, on-the-job training and apprenticeship, business or academic college, or university. It even includes elementary or junior high schools when appropriate. You may also be paid benefits for approved correspondence courses. You may study or train full time or less than full time. Less-than-full-time attendance extends the number of months you can get VA payments, but payments are lower. In addition, flight training is available through Sept. 30, 1994.

d. You get the same number of monthly payments for full-time training as the number of months you contributed to VEAP, up to a maximum of 36 months. Your total dollar entitlement in the form of monthly benefits equals your total contribution added to government matching funds, plus any additional contributions. This sum is then divided by the number of months you contributed to the program to determine the amount of your monthly educational assistance benefit. As an example of how this works, let's say that you contributed \$75 a month for 36 months. The computation would be:

\$2,700- your contribution

\$5,400- government matching funds (\$2 for each \$1 you contributed)

0 - additional service contribution

\$8,100- your total entitlement

\$8,100divided by 36 months equals \$225 — your full-time monthly rate.

e. In this example, you would be able to get \$225 per month for 36 months of full-time schooling. For less-than-full-time training, the total entitlement would be paid in smaller amounts over a longer period of time. VEAP contributions can be as small as \$25 or as large as \$100 per month, and lump-sum payments can be made instead of monthly contributions. You have up to 10 years from the date of your last release from active duty to take advantage of your VEAP entitlement.

f. Active duty personnel can get VEAP benefits upon completion of their first obligated period of service or six years, whichever is less.

3-2. The Montgomery GI Bill

a. This law establishes a program of educational benefits for individuals entering military service after June 30, 1985. Service members entering the service after that date have their basic pay reduced \$100 a month for the first 12 months of their service, unless they specifically elect not to participate. The reduction is non-refundable.

b. Active duty of three years or two years active duty plus four year in the Selected Reserve or National Guard will entitle an eligible individual to \$350 per month basic benefits for 36 months. Eligible individuals who serve at least two years of continuous active duty, if the initial period of service is less than three years, will be entitled to \$275 a month for full-time training. There is also a discretionary kicker of up to an additional \$700 available. Service members who serve an additional five years active duty or two years active duty and four years in the Selected Reserve may receive a supplemental monthly benefit of up to \$300 with a discretionary kicker of up to \$300 more for 36 months. Also eligible are certain individuals involuntarily separated from active duty; they must have been on active duty on Sept. 30, 1990, and discharged after Feb. 3, 1991.

c. Service members eligible for post-Korean Conflict GI Bill benefits as of Dec. 31, 1989, who served either three years of continuous active duty after June 30, 1985, or two years of active duty followed by four years satisfactory

participation in the Selected Reserve after June 30, 1985, may also be eligible, but will not have their basic pay reduced. These persons must have been on active duty on Oct. 19, 1984, and continued without a break in service through their qualifying period.

d. An educational entitlement program, referred to as the Montgomery GI Bill Selected Reserve, is available for members of the Selected Reserve, including the National Guard, who qualify. The reserve member must continue to satisfactorily participate in the Selected Reserve to receive benefits.

e. The following individuals may be eligible:

- Those who enlist, re-enlist or extend an enlistment in the Selected Reserve for six years or more after June 30, 1985;
- Those who are appointed or are serving as Reserve officers for not less than six years in addition to any other preobligated Selected Reserve service after June 30, 1985.

f. An eligible reservist may receive \$170 per month for 36 months while pursuing full-time training. Eligibility ends 10 years after it begins or upon separation from the Selected Reserve, whichever is earlier.

Chapter 4

Back to Work

Your military service gives you some advantages in finding and landing the kind of job that suits you best. You can get free professional advice on how to match your skills and training to available civilian jobs. In some cases, you are referred ahead of non-veterans with equal skills and experience.

Before looking for a job, it is a good idea to take stock of your skills, your experience and your academic background, including courses you took in the service. This can help you decide where to apply for a job.

The following paragraphs discuss employment and re-employment rights for veterans and where to go for help in locating a job.

4-1. Employment Assistance

a. Veterans receive priority in job-finding help under the free veterans employment program operated by each state employment service and administered by the U.S. Department of Labor. The information you give about yourself is passed to an employer in the area in which you want to work.

b. Local veterans employment representatives, Disabled Veterans Outreach Program specialists and other staff members of the state employment service provide this assistance. Apply at the state employment service local office nearest where you want to work. All qualified veterans are given priority in referral to jobs or job training, but disabled veterans get top priority. In addition, veterans receive job counseling and testing when needed.

c. Employment assistance of varying degrees is also available through your service.

4-2. Unemployment Compensation

a. If you cannot find a job or training opportunity right away, you may be entitled to unemployment compensation, a nationwide program that can provide a weekly benefit payment for a limited time when you are unemployed, able to work and available for work.

b. Service members leaving active duty generally qualify for unemployment compensation if they have completed at least one full term of active duty and are separated under honorable conditions. However, to determine eligibility, it is advisable to file a claim for unemployment benefits, since each case is judged on its own merits.

c. When you register with your local state employment service office for work, file your unemployment claim. If you are entitled to payments, that office will let you know. The amount and the length of time benefit payments can be made are set by laws of the state paying your claim. To file your claim, take along Copy No. 4 of your DD Form 214, your Social Security card and information about civilian jobs you had before entering the service.

4-3. Re-employment Rights

a. You may have a legal right to your former civilian job or to one like it. This right also includes any pay increases or promotions that would have resulted from seniority, the passage of time and your continued performance on the job. This is true whether you were inducted, volunteered or appointed into military service. Federal laws on re-employment rights of veterans apply to most non-temporary jobs in private industry, federal and state governments and their political subdivisions. National Guardsmen and reservists also have protection against discrimination in hiring and employment because of their National Guard or Reserve obligations.

b. Returning to your old job may be a good opportunity for immediate employment following military service. If you have re-employment rights, time spent in service must be counted toward your seniority, as is the accumulation of all such things as a better-paying job in a higher classification where promotion or progression is based on passage of time, cost-of-living increases and pension plan participation. Therefore, the job you have a right to as a returning veteran may be a better job than the job you left.

c. To have re-employment rights under federal law, you must have:

- Left an “other than temporary” position;
- Left to serve in the U.S. armed forces;
- Served satisfactorily in the armed forces;
- Served not longer than four years of active duty (five years in some circumstances); and
- Received a discharge or release from active duty under honorable conditions.

d. You must apply to your preservice employer within 90 days of separation from active duty (31 days if a reservist or National Guardsman returning from initial active duty for training). These times may be longer if a service-connected disability is involved.

e. If you need assistance in exercising your re-employment rights as a veteran, enlistee, rejectee, reservist or National Guard member, contact:

- The nearest office of the Veterans Employment and Training Service, U.S. Department of Labor. The national office:
Veterans Employment and Training Service
200 Constitution Ave.
Washington, DC 20210
 can put you in touch with the nearest local office.
- The nearest office of your state’s employment/job service.

4–4. Federal Jobs

a. The government offers many job opportunities throughout the country and overseas. Almost all skills are used in these jobs. In addition, a variety of trainee programs provide opportunities for young men and women interested in federal government careers to upgrade their present skills and earning power. As a veteran, you have certain advantages — usually termed “veterans preference” — in seeking federal employment.

b. This benefit adds five points to passing scores earned by veterans on federal civil service examinations and an additional five points for disabled veterans.

c. A claim for veterans preference can be made by checking the appropriate box on the Standard Form 171, “Application for Federal Employment.” Those applying for the 10-point category need to also complete Standard Form 15, “Application for 10-Points Veterans Preference.”

d. You will find some federal jobs almost anywhere you decide to live. The military installation where you were assigned may offer civilian employment opportunities. Federal job information centers, located in metropolitan centers throughout the country, provide federal employment information. You can find the phone number for the nearest center in your phone book under “U.S. Government.”

e. Former service members who are separated but not retired receive full credit for civil service tenure, job retention, retirement and annual leave accrual for all of their years in uniform if they pay a percentage of the basic pay they earned while in service (7 percent for those under the Civil Service Retirement System; 3 percent for those under the Federal Employees Retirement System). In some cases, interest payments will have to be made. For further information, contact your personnel office.

f. Retired service members entering federal employment (except those retired for combat disabilities, who also receive full credit for years in uniform) receive civil service credit for only that part of their military service during a war or campaign or expedition for which a campaign medal was awarded.

g. A copy of your DD Form 214 will establish the period of your active military service and should list all awards, medals and campaign ribbons earned.

Chapter 5 **Insurance**

5–1. Veterans Group Life Insurance

When you leave active service, assure that your Servicemen’s Group Life Insurance is converted to Veterans Group Life Insurance. Unless you chose a lower amount or withdrew from the program in writing, you have \$100,000 of protection under SGLI. You have 120 days’ free coverage after separation or up to one year if totally disabled when separated (or until no longer totally disabled, whichever is earlier). The full amount of your SGLI coverage can, upon payment of a monthly premium, be converted to VGLI, a five-year, non-renewable term policy that provides very reasonable insurance protection during the years of transition into civilian life.

a. Applying.

(1) Shortly after your separation, the Office of Servicemen’s Group Life Insurance will send you an application form to use in applying to convert SGLI to VGLI. The form will be partially completed by OSGLI. If you do not

receive the form within a month after separation, request it from a VA office or from OSGLI. When the form arrives by this route, it will not contain the information otherwise provided by OSGLI. Therefore, when you return it to OSGLI, you must also send a copy of your DD Form 214.

(2) The application and your first premium must be forwarded within 120 days of separation unless being separated for total disability (see below) to:

OSGLI

213 Washington Street

Newark, NJ 07102-2992

Premiums must be forwarded to OSGLI monthly to keep VGLI in effect.

(3) Coverage becomes effective on the 121st day after separation. If you fail to apply within the 120-day period, you may still be granted the insurance, provided application on VA Form SGLV-8714 is made within one year of the 120-day period and you provide evidence of good health.

(4) A member totally disabled for insurance purposes at separation may apply for VGLI at any time while total disability continues, up to one year after separation. A medical examination and evidence of continuing total disability may be required. In many cases, it will be advisable for the veteran to exercise the conversion privilege during the 120-day period rather than risk losing it at a later date.

(5) Any reservist — a member of the Ready Reserves or other reservist — who suffers a disabling injury while performing active duty for training has the statutory right to participate in VGLI if application for this protection is made within 120 days after the termination of orders assigning that person to perform the period of active duty for training.

b. Beneficiaries.

(1) You have a free, unlimited choice of VGLI beneficiaries, just as you have under SGLI protection. You may designate as principal or contingent beneficiary any person, firm, corporation or legal entity (including your estate), individually or as a trustee.

(2) If a person does not designate otherwise, VGLI proceeds are paid in accordance with governing law.

c. Converting to Individual Policy.

(1) Prior to expiration of VGLI, this protection can be converted to an individual commercial policy without physical examination or proof of good health. This is particularly advantageous to a person who has retired or separated from active service with physical disability or who may have developed health problems during the five years following separation or retirement. The commercial policy need not be offered at a lower rate than would be available to a person who does not have VGLI coverage. But it must be offered at no higher cost than the standard rate for that coverage and regardless of the VGLI insuree's physical condition.

(2) VGLI must be converted prior to its expiration date, usually the fifth anniversary of the insuree's separation date. About 180 days prior to an expiration date, OSGLI sends to the insuree a list of insurance companies participating in the conversion program. The insuree can then seek out a local agent with whom to work out the individual permanent policy. If this list is not received, a letter to OSGLI should correct the oversight.

d. More Information. If you need additional information about your VGLI coverage and its eventual conversion to a permanent-plan commercial policy, contact OSGLI at its Newark address. You can also get assistance at any VA location.

5-2. 90-Day Health Insurance

a. During separation processing, decide whether you will buy the U.S. VIP health insurance to help pay medical bills for you and your dependents during transition to civilian life. While this protection can come in very handy for illness or operations, be aware that maternity benefits are specifically excluded from benefits that can be paid. This exclusion applies to pregnancy, childbirth and complications resulting from either.

b. Persons retiring from active service don't need this health insurance. Their health care is provided through service hospitals and the Civilian Health and Medical Program of the Uniformed Services.

5-3. Disabled Veterans Insurance

a. To protect disabled veterans, particularly if they have canceled life insurance to which they were entitled during service, VA provides a National Service Life Insurance program.

b. This insurance is available at regular premium rates to any veteran who was released or retired from active duty after April 25, 1951, and who is in good health except for the service-connected disability. Application for coverage must be made within two years from the date VA provided notice of a service-connected disability. Policies issued under this program may be either term or permanent plans of insurance. All policies contain a provision for waiver of premiums during certain total disabilities.

c. For further information, call the Department of Veterans Affairs toll-free number for insurance, **1-800-669-8477**, or contact any Department of Veterans Affairs office.

Chapter 6

Social Security Benefits

6-1. Social Security Benefits

a. Since Jan. 1, 1957, members of the armed forces have been covered by Social Security on a contributory basis. This means that you and the government, as your employer, have paid money into this program during your military service, including active duty for training.

b. Social Security provides four different kinds of protection: Retirement, survivors and disability insurance provide monthly cash benefits; and Medicare insurance provides hospital insurance and voluntary medical insurance. Retirement benefits are paid at age 62 or later; Medicare is available at 65 or later and to certain disabled persons younger than 65; and survivor and disability benefits can be paid at any age to those who qualify under the law.

c. Members of the uniformed services receive non-contributory wage credits of up to \$1,200 a year for periods of active military service. This wage credit is in addition to credit for basic pay and is given in consideration of allowances received, such as rations and quarters. These extra credits increase the average earnings on which benefits are figured.

d. For answers to questions about Social Security, check with one of the more than 1,300 offices or call **1-800-234-5772**.

e. **Only One Number.** Remember: For your entire life you need only one Social Security number, regardless of how many civilian employers you may have had in addition to military service. When you return to civilian life, you will give your civilian employer the same Social Security number you have now. A person who changes his or her name by marriage should notify the Social Security office of that change.

6-2. Title Not Used

Paragraph not used.

Chapter 7

Disability Benefits

Details about assistance for service members facing disability retirement or discharge are contained in the pamphlet *Disability Separation* (DoD PA-1F/ DA Pam 360-506/AFP 211-34//NAVMC 2675/ COMDTPUB P1850.3/ NAVEDTRA 46601-F), which is available through your service and from specialists who will counsel you.

7-1. VA Disability Compensation

a. It is to your advantage to file a claim for disability compensation with VA if you believe you have a disability, even though your service may not be separating or retiring you for disability. If both VA and your service grant disability ratings, you cannot receive full disability retired pay and full VA compensation at the same time. However, you can elect to receive whichever is more beneficial to you. You may even get a combination of both.

b. VA makes disability compensation payments for injuries and diseases related to military service. The amount depends on the degree of disability. Current benefits amounts are available from any VA office. If your disability is rated high enough, you may qualify for additional amounts for your dependents.

c. Early filing of a VA claim (even though you elect not to accept disability compensation as soon as it is payable) can be useful when you later apply for admission to a VA hospital or for vocational rehabilitation training, or if you later decide to take VA disability compensation rather than military disability retired pay.

d. If you feel you may qualify for VA disability compensation and have not yet applied for it, apply during separation processing by completing VA Form 21-526, "Veteran's Application for Compensation or Pension." Or you may apply any time after separation at any VA location.

e. There is no deadline for filing a service-connected disability claim with VA, but to be entitled to benefits from the date of separation, you must file a claim within one year of separation.

7-2. Vocational Rehabilitation

a. If you are entitled to VA disability compensation described above (or would be entitled if you were not receiving retirement pay), you may apply for VA's vocational rehabilitation program. This program provides all services and assistance necessary to enable eligible service-disabled veterans to achieve maximum independence in daily living and, to the maximum extent possible, enable these veterans to become employable, obtain suitable employment and retain such employment.

b. Through individual counseling, each veteran is aided in selecting suitable objectives and in planning a rehabilitation program. Up to 48 months or more of benefits may be authorized for college and university, vocational school, apprentice and on-the-job training, as well as for special-rehabilitation independent living training. VA pays the cost of tuition, books, supplies and equipment needed for training.

c. When a vocational goal is not feasible for the veteran, services needed to improve the veteran's capacity for independent living in the community will be furnished.

d. Throughout training, the veteran receives a subsistence allowance in addition to disability compensation.

e. Some veterans under the vocational rehabilitation program may elect to receive the Montgomery GI Bill educational assistance rates for college and other types of training and still receive some of the services provided under the vocational rehabilitation program.

f. In general, the period of eligibility is 12 years from the date of the first VA notification of entitlement to disability compensation. Under certain conditions, services may be provided beyond this period.

g. If you feel you have a qualifying disability, complete VA Form 28-1900, "Disabled Veterans Application for Vocational Rehabilitation," and submit it to any VA location.

h. You must file for this benefit within your period of eligibility. To gain the most out of rehabilitation services, you should file an application with VA as early as possible following discharge.

7-3. VA Pension

a. This program furnishes support for veterans with limited income who had 90 days or more active duty at least one of which was during a period of war. Their discharge from active duty must have been under conditions other than dishonorable. They must be totally and permanently disabled for reasons traceable to neither military service nor willful misconduct.

b. Payments are made to bring total income — including other retirement and Social Security income — to an established support level. The pension is not payable to those who have assets that can be used to provide adequate maintenance.

c. For additional information including current rates, contact a VA regional office.

Chapter 8 Loans

Several government agencies help veterans and active duty members get loans for homes, farms and, in some cases, businesses. Although the loans are generally made by commercial lenders (there are some made directly by federal agencies), government programs make it easier for veterans and service members to borrow money.

8-1. VA Home Loans

a. VA loans help veterans buy homes with little or no down payment and long-term repayment plans. Veterans must be able to meet credit and income standards established by VA to qualify for the loan. Maximum interest rates are set by VA and are generally comparable to rates available for regular Federal Housing Administration loans. Veterans may have to pay costs involved in obtaining a VA loan that are customary in most real estate transactions, such as fees for a credit report, appraisal, recordation, survey and origination. A veteran with active duty service since Sept. 16, 1940, is eligible if discharged under other than dishonorable conditions.

- A veteran with 90 days or more service, at least one of which was during the following periods: Sept. 16, 1940, to July 25, 1947; June 27, 1950, to Jan. 31, 1955; Aug. 5, 1964, to May 7, 1975.
- A veteran whose only service occurred during the following periods must have completed 181 days of continuous active duty service: July 26, 1947, to June 26, 1950; Feb. 1, 1955, to Aug. 4, 1964; May 8, 1975, to Sept. 7, 1980 (enlisted); or May 8, 1975, to Oct. 16, 1981 (officer).
- A veteran whose service began after Sept. 7, 1980, (enlisted) or Oct. 16, 1981, (officer) must have completed at least 24 months of continuous active duty or the full period to which the veteran was ordered to active duty (at least 181 days — 90 days for those who served during the Persian Gulf era, Aug. 2, 1990, to a date that had not been determined when this pamphlet was published).

b. If separation or discharge is for service-connected disability, any amount of service establishes eligibility for the veteran. VA home loan entitlement can be used while still on active duty or after separation.

c. VA guarantees loans made by a private lender to an eligible veteran for buying, building or improving conventionally constructed homes or farm dwellings. A VA loan may also be obtained to purchase a one-family unit in a condominium that has been approved for VA financing. GI loan entitlement may be used to obtain a refinancing loan as well as an initial purchase loan. VA guarantees loans for the purchase of a manufactured home and/or lot.

d. Virtually any eligible veteran who has not purchased a home through GI loan entitlement can still do so. There is no time limit if entitlement has not been used. Even if a veteran has used loan entitlement, it may be restored if the

prior VA loan has been paid in full and the property secured by the VA loan has been sold. Entitlement may also be restored when another eligible veteran assumes the loan and substitutes his or her VA entitlement for that of the original veteran.

e. Veterans who purchase houses during high interest rate periods may refinance their existing VA loans when interest rates are lower with little or no out-of-pocket costs. For more information about this type of refinancing loan, contact the nearest VA regional office.

f. An active duty service member with 181 days active duty (90 days if service is during the Persian Gulf era) can apply for a VA-guaranteed home loan while still in uniform. Buying a home with a VA loan while in service does not mean that you cannot purchase another home using a VA loan after you complete your service as long as the requirements for restoration of entitlement have been met.

g. To begin the VA home loan process, you must obtain a certificate of eligibility, which establishes that you completed the required military service and that you were discharged honorably. To apply, take Copy No. 4 of your separation document (DD Form 214) to your nearest VA office. If you are still in uniform, take proof of current service (Statement of Service) and any prior separations.

8-2. FHA Mortgage Insurance

a. The Federal Housing Administration of the Department of Housing and Urban Development insures mortgage loans for construction, purchase or improvement of homes. Veterans get special mortgage terms in some instances.

b. FHA-insured mortgages give veterans a chance to borrow with minimum down payments and over long periods of time. The loans are made by approved lenders, such as banks, savings and loan associations and mortgage companies. The FHA's role is to insure the loan, thus encouraging the lender to offer more liberal terms than the buyer might otherwise be able to obtain.

c. Veterans whose initial service started before Sept. 8, 1980, and who served 90 or more days on active duty are eligible for FHA loans and the special veterans benefits. There is no limit to the number of times a borrower can obtain FHA loans. (Veterans whose service started on or after Sept. 8, 1980, earn this entitlement upon completing 24 months of their original enlistment, unless separation from active service is because of service-connected disability. Veterans whose only service was in a reserve component will continue to be eligible for a Certificate of Veteran Status based on a DD Form 214 showing at least 90 days of active duty for training purposes.)

d. An FHA borrower must have a good credit record and must have at closing the cash needed for the down payment, incidental loan costs and required prepayments. A veteran's income must be sufficiently steady to meet monthly mortgage payments and other recurring obligations.

e. Veterans seeking the special FHA mortgage terms must obtain VA Form 26-8261, "Certificate of Veteran Status," before applying for an FHA loan. Application is made directly to any lender approved by FHA to make insured mortgage loans, and the lender usually serves as the home buyer's contact with FHA through loan approval. Any local field office of the Department of Housing and Urban Development can provide additional information, including a list of approved lenders in the area. There is no deadline.

8-3. Rural Loans

a. The Farmers Home Administration, the rural credit agency of the Department of Agriculture, has both direct and guaranteed loan programs. No special provisions apply to veterans, except that a veteran's loan application is given some preference in processing. Surviving spouses and children of veterans who die in service also have this advantage when applying for Farmers Home Administration loans.

b. The Farmers Home Administration has more than 2,000 county, district and state offices, many located in county seats. The nearest offices can provide full information and application forms. There is no time limit.

8-4. Business Loans

Business loans are available to veterans through the programs of the Small Business Administration. In addition, a 1993 law allows the Small Business Administration to aim loans specifically at Vietnam-era and disabled veterans. Interested veterans who were in service during the Vietnam era or have disabilities rated by VA at 30 percent or more can get details at any VA office.

Chapter 9 Health Care

9-1. Hospitalization

a. Veterans can receive care in VA hospitals and other federal hospitals. All medical services will be covered during the course of hospitalization. Under certain conditions, transportation may also be furnished.

b. The following categories of veterans are eligible for VA inpatient hospital care:

- Those with service-connected disabilities;
- Former prisoners of war;
- Veterans exposed to herbicides while serving in Vietnam or to ionizing radiation during atmospheric testing and in the occupation of Hiroshima and Nagasaki who might need treatment for a condition that might be related to that exposure;
- VA pension recipients;
- Spanish-American War, Mexican border patrol and World War I veterans;
- Veterans eligible for Medicaid;
- Single veterans whose medical problems are not service-connected and whose annual income is \$18,843 or less; and
- Married veterans or single veterans with one dependent whose medical problems are not service-connected and whose annual income is \$22,612 or less (plus \$1,258 for each dependent).

Note. (Income levels cited above are adjusted Jan. 1 of each year.)

c. Other categories of veterans may receive inpatient care on a space-available, resources-available basis. Priority and whether the patient must bear a portion of the cost are determined by income level.

d. If an emergency arises, the veteran's doctor can telephone the nearest VA hospital for approval of admission. If a doctor is not available, the veteran or the veteran's agent can make the call.

e. Although application at a VA hospital is preferable, you can apply at any VA location. There is no deadline for use of this benefit.

f. Any VA location can provide additional information on hospitalization for veterans.

9-2. Outpatient Medical Treatment

a. VA medical facilities provide outpatient medical care to veterans with service-connected disabilities and certain other veterans. Outpatient medical treatment may include medical examinations and related services such as drugs and medicines, rehabilitation, professional counseling and mental health services — this is only a partial list.

b. A veteran will receive outpatient medical services without limitation for a service-connected disability or any disability when the veteran has a combined service-connected disability rating of 50 percent or more.

c. Several other categories of veterans are eligible for outpatient medical services — some on a mandatory basis, others on a space-available basis. The latter includes ex-prisoners of war. Personnel at any VA medical facility can help determine your eligibility.

9-3. Outpatient Dental Care

a. VA outpatient dental care begins with an examination and may include the full spectrum of modern diagnostic, surgical, restorative and preventive techniques. Some treatment is comprehensive; other is limited — depending on eligibilities, service connection and/or relation to medical problems.

b. Care for the following is covered:

- Service-connected, compensable dental conditions or disabilities;
- Service-connected, non-compensable dental conditions or disabilities that existed upon discharge or release from at least 180 days of active duty — limited to one-time treatment. (Note: Application must be made within 90 days following separation; not eligible if dental examination and treatment were completed by military dentists within 90 days of separation.);
- Service-connected, non-compensable condition resulting from combat wounds or service injuries and service-connected, non-compensable dental conditions of former prisoners of war;
- Non-service-connected conditions determined by VA to be associated with and aggravating a service-connected medical problem.

c. Complete dental care will be provided at VA facilities for veterans who were prisoners of war for more than 90 days and veterans receiving disability compensation at the 100 percent rate for service-connected conditions.

d. Disabled veterans participating in a rehabilitation program may apply for dental treatment.

e. Also eligible are veterans with non-service-connected dental conditions or disabilities for which treatment began when they were in VA medical facilities, provided it is professionally determined that the treatment should be continued on an outpatient basis.

Note. Veterans of the Persian Gulf war may receive one-time dental treatment if the dental condition can be shown to have existed at discharge or release from active duty service of at least 90 days.

9-4. Care in Military Facilities

a. All retired persons and their dependents and eligible survivors may continue to use military medical facilities on a space-available basis. The military services provide information about medical care for retirees and their families after the retiree leaves active duty.

b. In general, a person separated from the armed forces — as opposed to retired — can no longer be treated in a military hospital or dispensary. Exceptions apply to female members of the armed forces who are pregnant at separation and certain involuntarily separated members and their dependents. The nearest military medical facility can provide information and determine eligibility. Because military medical facilities may no longer be used by most veterans, it is wise to consider carefully, before separation, the short-term health insurance plan mentioned elsewhere in the booklet (see Paragraph 5–2).

9–5. CHAMPUS

Retired service members, their dependents and eligible survivors can continue to use civilian health care facilities under the Civilian Health and Medical Program of the Uniformed Services — CHAMPUS. At age 65, however, CHAMPUS entitlement ends and Medicare takes over. A disabled retired person may become entitled to Medicare earlier than age 65.

9–6. Prosthetic Appliances

a. VA's Prosthetic and Sensory Aids Service Program provides medically prescribed prosthetic appliances (such as artificial limbs), sensory aids, rehabilitative and therapeutic devices, medical supplies and services to eligible veterans.

b. Furnished items and services include artificial limbs, braces, orthopedic shoes, wheelchairs, crutches, canes, artificial eyes, aids for the blind, hearing aids, therapeutic and rehabilitative devices, medical supplies and cosmetic restoration. Stump socks and hearing-aid batteries are furnished by mail order. Repairs to, and replacement of, appliances are furnished throughout the lifetime of those veterans meeting continuing eligibility requirements.

c. A veteran receiving outpatient treatment or hospital, domiciliary or nursing home care in a VA facility may be furnished the devices and supplies described above:

- For service-connected disabilities or related conditions;
- For disabilities associated with and aggravating the condition for which hospitalization was authorized;
- As part of domiciliary care when necessary;
- While receiving special monthly compensation or an increased pension based on the need for regular aid; or
- While receiving special monthly compensation or an increased pension by reason of being permanently house bound or 50 percent or more disabled from a service-connected disability.

d. Applications can be made at any VA facility. However, VA hospitals and outpatient clinics where prosthetic representatives are employed are generally best-equipped to provide complete prosthetics service.

9–7. Nursing Home Care

a. Eligibility for VA nursing home care units is essentially the same as for hospitalization, except that while hospital care for certain veterans is mandated by law, nursing home care is not.

b. Direct admission to private nursing homes at VA expense is limited to:

- Veterans who require nursing care for service-connected disabilities;
- Any person in an armed forces hospital who needs lengthy nursing care and who will become a veteran upon discharge from the armed forces;
- A veteran who had been discharged from a VA medical center and is receiving VA medical center-based home health services.

c. Normally, VA-authorized care in a private nursing home is limited to six months unless it involves a service-connected disability or a veteran who was hospitalized primarily for treatment of a service-connected disability.

d. Veterans who do not have service-connected disabilities may be eligible for care in a private nursing home, but may have to pay part of the cost for private nursing home care, depending upon their income.

9–8. VA Treatment for Alcohol or Drug Abuse

a. Eligible veterans requiring treatment for alcohol and/or drug abuse may be admitted to any VA hospital for inpatient care. They can also apply for treatment at specialized VA substance abuse treatment programs for inpatient or outpatient services.

b. VA provides a broad range of rehabilitative interventions. These include, but are not limited to, relapse-prevention training, vocational assistance, social skills training, family counseling, referral to self-help groups and coordination with other VA benefits programs.

c. Information about VA facilities that have specialized substance abuse programs and provide treatment for alcohol and/or drug abuse problem is available from VA health care facilities.

9–9. Domiciliary Care

a. Some VA facilities have domiciliary care units where care is designed to provide a “home” for veterans who have chronic conditions preventing their earning a living but not requiring unusual treatment.

b. A veteran discharged from the active military service for a disability incurred in line of duty or a veteran receiving VA disability compensation is entitled to such care when:

- Suffering from a permanent disability;
- Incapacitated from earning a living; and
- There is no adequate means of support.

c. Also, any veteran may be eligible for the care when medically needed if the veteran cannot pay for domiciliary care and meets certain other requirements for residence in a domiciliary care unit.

9–10. Agent Orange or Nuclear Radiation Exposure

a. VA may provide some care to veterans of Vietnam who may have been exposed to dioxin or to a toxic substance in a herbicide or defoliant used for military purposes.

b. VA has a program for examining veterans who are concerned about the possible health effects of Agent Orange exposure. Vietnam vets are encouraged to request an examination at their nearest VA health care facility. The veteran will receive a comprehensive physical examination and be asked to complete a questionnaire about service experience in Vietnam. The veteran is advised, through personal consultation, of the results of the examination. The exam determines the current health of the veteran and assists in detecting any illness or injury the veteran may have, regardless of origin, which may serve as a basis for follow-up.

c. The same process is open for any veteran who is found to have been exposed while serving on active duty to ionizing radiation from the detonation of a nuclear device in connection with participation in the test of a nuclear device or with the American occupation of Hiroshima and Nagasaki, Japan, between Sept. 11, 1945, and July 1, 1946.

d. Appointments can be arranged within two or three weeks.

9–11. CHAMPVA

a. The Civilian Health and Medical Program of the Veterans Administration — a medical benefits program — helps pay for medical services and supplies obtained through civilian sources by eligible dependents and survivors of certain veterans. The following persons are eligible provided they are not eligible for CHAMPUS (Civilian Health and Medical Program of the Uniformed Services) or Medicare:

- The spouse or child of a veteran who has a permanent, total, service-connected disability;
- The surviving spouse or child of a veteran who died as a result of a service-connected disability or who at the time of death had a permanent, total, service-connected disability;
- The surviving spouse or child of a person who dies in active military service in the line of duty and not due to the person's misconduct.

b. Apply to:

**CHAMPVA Registration Center
4500 Cherry Creek Drive South
Box 64
Denver, CO 80222**

Or call **1-800-331-9935** or **1-303-331-3800**.

9–12. Vet Centers

a. Veterans who served on active duty during the Vietnam era or served in the war or conflict zones of Lebanon, Grenada, Panama or the Persian Gulf theaters during periods of hostilities or war can receive counseling through vet centers to assist them in readjusting to civilian life. Application can be made at any time.

b. Vet centers provide outreach and counseling for difficulties in readjustment following military service during the Vietnam era. The program includes psychological counseling (individual, group and family), employment and education counseling, marital and family counseling and a wide range of personal assistance including referral to other elements in the Department of Veterans Affairs and the veterans' community. Vocational counseling includes assessment for employment and assistance in job-finding. Psychological counseling includes help with post-traumatic stress disorder from combat experiences. Members of veterans' families may also be seen for counseling.

c. Post-traumatic stress disorder counseling includes help for anxiety, startle reactions, nightmares and other problems that can arise subsequent to wartime duty. The objective of readjustment counseling is to help veterans attain a well-adjusted work and family life.

d. A list of centers can be found in Paragraph 12–2.

Chapter 10

Survivor Benefits

The federal government provides three main benefits for survivors of veterans and active duty members. These are Social Security survivor benefits; dependency and indemnity compensation, paid by VA monthly to survivors of those who die of service-connected diseases or injuries; and non-service-connected death pension, provided by VA for the survivors of wartime veterans who, following the veteran's death, have little or no income.

10–1. Social Security Survivor Benefits

a. Unlike the survivor benefits for which the families of service members or veterans alone are eligible, survivor benefits under Social Security are based on the fact that their military service is covered, along with the service of millions of civilian employees.

b. Neither wartime service nor the nature of the discharge is involved. A person who continues to work under Social Security after military service continues to build survivor protection for the family.

10–2. VA Dependency and Indemnity Compensation

In general, dependency and indemnity compensation is paid to survivors of service members or veterans who die as a result of service-connected illnesses or injuries. Travel to and from active or inactive training duty is also covered. Because of its application to training duty, this is a particularly good survivor benefit to remember if you are going to continue in a reserve component after active duty.

10–3. VA Death Pension

This benefit is designed for surviving spouses and children of wartime veterans, including Desert Storm, whose deaths are not service-connected but whose survivors have limited income. Certain income and estate limitations apply, and the date of a marriage to the veteran is also considered. A visit to a VA office will assist eligible survivors receive this pension. (Since wartime service is required, the survivors of veterans whose only service began on or after May 8, 1975, and was completed before Aug. 2, 1990, are not eligible for VA pension.)

10–4. VA Survivors' and Dependents' Educational Assistance

The basic monthly allowance paid to veterans going to school under the noncontributory GI Bill can be paid to surviving spouses of deceased veterans, spouses of living veterans and children of either (between 18 and 26 when entitlement starts) when the death or permanent and total disability was the result of service. Spouses and children of service members missing in action, held as prisoners of war or forcibly detained or interned in the line of duty by a foreign power for more than 90 days are also eligible. An eligible survivor (or dependent) can get education assistance payments for up to 45 months of schooling.

10–5. Claims

a. No benefit can start until a claim is filed. Your survivors have the responsibility to file the necessary claims. Therefore, it is most important that you stress to your family now the reasons for immediate visits to both a VA office and a Social Security office following your death. The death certificate and other papers — such as the marriage license, birth certificates for the children and proof of your military service — will be required.

b. Spouses have 10 years after entitlement begins to take advantage of these benefits. Children may get them until age 26, unless extended under certain conditions.

10–6. Montgomery GI Bill-Active Duty Death Benefit

A death benefit may be payable to a designated survivor of an active duty service member if the death is service-connected. The service member must have been eligible at the time of death or would have been eligible. VA will pay an amount equal to the participant's actual military pay reduction less any education benefits paid.

Chapter 11

Other

11–1. Burial Rights

Some VA help with costs and arrangements for burial is available to survivors of a veteran at the time of death. In most cases, the funeral director or a local veterans group can serve as the contact with VA. Assistance may include:

- Burial allowances and benefits;
- Burial flags;
- Burial in a national cemetery;
- Headstone or grave marker;
- Headstone or grave marker monetary allowance;

- Memorial markers and memorial plots; and
- Presidential memorial certificates.

11–2. Naturalization Preference

a. An alien who is serving or has served honorably in the United States armed forces does not automatically become a citizen of the United States by virtue of military service. Although the service member or veteran must apply for naturalization and be admitted to U.S. citizenship by a court like any other alien, he or she would be exempt from certain requirements other aliens must meet.

b. Apply at the nearest office of the Immigration and Naturalization Service, Department of Justice, usually listed in the telephone directory.

11–3. Overseas

a. Certain VA educational benefits are available overseas to eligible veterans, their spouses and children. Details on these benefits should be obtained from VA when extended travel or residency overseas is planned.

b. VA will mail compensation, pension and education checks to most overseas locations, but VA-insured home loans are not available on overseas properties.

c. Veterans residing or traveling in foreign countries should contact the nearest American embassy or consulate for information and assistance.

Chapter 12 Where To Go For Assistance

12–1. Department of Veterans Affairs

a. VA handles most government benefits and programs for former members of the armed forces. In addition, its veterans benefits counselors are well informed about all other federal and state programs applying to veterans.

b. Soon after you leave active duty, VA will send you a letter applicable to your particular education situation and disability status to let you know of benefits available to you. Included with the letter will be a card on which you may request more information about any veterans benefit.

c. Representatives of the Office of Personnel Management and the Department of Labor are assigned to some VA centers to help provide additional job-finding assistance as well as information about on-the-job training and apprenticeship programs. In addition, community service specialists are available at many VA centers for counseling.

d. Soon after separation you may want to visit the VA office nearest the place where you plan to live. (Veterans residing in foreign countries, except the Republic of the Philippines, should contact the nearest U.S. embassy or consulate.) When you can't get to a VA office, VA encourages you to call rather than write. A phone call has the advantage of providing the information you need on the spot; by asking pertinent questions, counselors can assure that you get other needed information.

e. Information on VA benefits may be obtained from regional offices. Inquiries about and requests for service on VA-administered life insurance programs also may be obtained from the regional office and insurance centers in Philadelphia and St. Paul, Minn.

Table 12–1
Special telephone services nationwide include:

Services	Phone Number
Life Insurance	1-800-699-8477
Radiation Helpline	1-800-827-0365
Debt Management Center	1-800-827-0648
Education Loan Telecommunication	1-800-326-8276
Device for the Deaf (TDD)	1-800-829-4833

12-2. Veterans Affairs State Resources

a. Medical Centers. Many VA medical centers operate outpatient clinics in the centers or in other locations. Some clinics operate independently of medical centers. All clinics can make referrals for care in VA medical centers.

b. Legend. The following designations for medical centers indicate additional programs available:

- ⊕ nursing-home care units
- ❖ domiciliaries

c. Cemeteries. Some national cemeteries can bury only cremated remains or casketed remains of eligible family members of those already buried. Contact the cemetery director for information on the availability of space.

d. Area Listings.

(1) ALABAMA (AL)

(a) Medical Centers:

Birmingham 35233 (700 S. 19th St., 1-205-933-8101)
Montgomery 36193 (215 Perry Hill Rd., 1-205-272-4670)
Tuscaloosa 35404 (3701 Loop Rd. East, 1-205-554-2000)⊕
Tuskegee 36083 (1-205-727-0550)⊕

(b) Clinic:

Mobile 36617 (2451 Filingim St., 1-205-690-2875)

(c) Regional Office:

Montgomery 36104 (474 S. Court St., 262-7781/1-800-827-2046)

(d) Vet Centers:

Birmingham 35205 (1425 S. 21st St., Suite 108, 1-205-933-0500)
Mobile 36604 (951 Government St., Suite 122, 1-205-694-4194)

(e) National Cemeteries:

Fort Mitchell (Seale 36875, 553 Highway 165, 1-205-855-4731)
Mobile 36604 (1202 Virginia St.; for information, call Barrancas, Fla., 1-904-452-4196)

(2) ALASKA (AK)

(a) Clinics:

Anchorage 99501 (235 E. 8th Ave., 271-2200/1-800-478-4400)
Fort Wainwright 99703 (Bassett Army Hospital, Rm. 262, 1-907-353-5208)

(b) Regional Office:

Anchorage 99501 (235 E. 8th Ave, 279-6116/1-800-478-2500)
Benefits Office: Juneau 99802 (PO Box 20069, Fed. Bldg., Rm.103, 1-907-586-7472)

(c) Vet Centers:

Anchorage 99508 (4201 Tudor Centre Dr., Suite 115, 1-907-563-6966)
Fairbanks 99701 (520 5th Ave., Suite 200, 1-907-456-4238)
Kenai 99611 (P.O. Box 1883, 1-907-283-5205)
Wasilla 99687 (851 E. Westpoint Ave., Suite 109, 1-907-376-4318)

(d) National Cemeteries:

Fort Richardson 99505 (PO Box 5-498, 1-907-863-5146)
Sitka 99835 (P.O. Box 1065; for information, call Ft. Richardson, Alaska, 1-907-863-5146)

(3) ARIZONA (AZ)

(a) Medical Centers:

Phoenix 85012 (7th St. & Indian School Rd., 1-602-277-5551)⊕
Prescott 86313 (1-602-445-4860)❖
Tucson 85723 (3601 S. 6th Ave., 1-602-792-1450)⊕

(b) Regional Office:

Phoenix 85012 (3225 N. Central Ave., 263-5411/1-800-827-2031)

(c) Vet Centers:

Phoenix 85004 (141 E. Palm Ln, Suite 100, 1-602-379-4769)
Prescott 86301 (637 Hillside Ave., Suite A, 1-602-778-3469)
Tucson 85723 (3055 N. 1st Ave., 1-602-882-0333)

(d) National Cemeteries:

National Memorial Cemetery of Arizona (Phoenix 85022, 23029 N. Cave Creek Rd., 1-602-261-4615/6/7)
Prescott 86301 (VA Medical Center, 500 Highway 89N, 1-602-445-4860, ext. 242)

(4) ARKANSAS (AR)

(a) Medical Centers:

Fayetteville 72701 (1100 N. College Ave., 1-501-443-4301)
Little Rock 72205 (4300 W. 7th St., 1-501-661-1201, 1-501-372-8361)❖⊕

(b) Regional Office:

North Little Rock 72115 (Bldg. 65, Ft. Roots, PO Box 1280, 370-3800/1-800-827-2033)

(c) Vet Center:

North Little Rock 72114 (201 W. Broadway, Suite A, 1-501-324-6395)

(d) National Cemeteries:

Fayetteville 72701 (700 Government Ave., 1-501-444-5051)
Fort Smith 72901 (522 Garland Ave. and S. 6th St., 1-501-783-5345)
Little Rock 72206 (2523 Confederate Blvd., 1-501-374-8011)

(5) CALIFORNIA (CA)

(a) Medical Centers:

Fresno 93703 (2615 E. Clinton Ave., 1-209-225-6100)⊕
Livermore 94550 (4951 Arroyo Rd., 1-415-447-2560)⊕
Loma Linda 92357 (11201 Benton St., 1-714-825-7084)⊕
Long Beach 90822 (5901 E. 7th St., 1-213-494-2611)⊕
Martinez 94553 (150 Muir Rd., 1-415-228-6800)
Palo Alto 94304 (3801 Miranda Ave., 1-415-493-5000)❖⊕
San Diego 92161 (3350 La Jolla Village Dr., 1-619-552-8585)⊕
San Francisco 94121 (4150 Clement St., 1-415-221-4810)
Sepulveda 91343 (1611 Plummer St., 1-818-891-7711)⊕
West Los Angeles 90073 (11301 Wilshire Blvd., 1-213-478-3711)❖⊕

(b) Clinics:

Los Angeles 90013 (425 S. Hill St., 1-213-894-3902)
Oakland 94612 (2221 Martin Luther King Jr. Way, 1-415-273-7096)
Redding 96001 (2787 Eureka Way, 1-916-246-5056)
Sacramento 95820 (600 Broadway, 1-916-440-2625)
San Diego 82108 (Palomar Bldg., 2022 Camino Del Rio North, 1-619-557-6201)
Santa Barbara 93110 (4440 Calle Real, 1-805-683-1491)

(c) Regional Offices:

Los Angeles 90024 (Fed. Bldg., 11000 Wilshire Blvd., counties of Inyo, Kern, Los Angeles, Orange, San Bernardino, San Luis Obispo, Santa Barbara and Ventura. Direct dial from Central Los Angeles, 479-4011, other areas of these counties, 1-800-827-2013)

San Diego 92108 (2022 Camino Del Rio North, counties of Imperial, Riverside and San Diego, 297-8220; other areas of these counties, 1-800-827-2054)

San Francisco 94105 (211 Main St., 495-8900/1-northern California areas, 1-800-827-0641; recorded benefits, 1-415-974-0138, 24-hour availability)

Counties of Alpine, Lassen, Modoc and Mono served by Reno, Nev., Regional Office, 1-800-827-8014

Benefits Office: East Los Angeles 90022 (5400 E. Olympic Blvd., Commerce, 1-310-722-4927)

(d) Vet Centers:

Anaheim 92805 (859 S. Harbor Blvd., 1-714-776-0161)

Burlingame 94010 (1234 Howard, San Mateo, 1-415-344-3126)

Commerce 90022 (VA East LA Clinic, 5400 E. Olympic Blvd., #120, 1-213-728-9966)

Concord 94520 (1899 Clayton Rd., Suite 140, 1-415-680-4526)

Eureka 95501 (305 V St., 1-707-444-8271)

Fresno 93721 (1340 Van Ness Ave., 1-209-487-5660)

Los Angeles 90003 (S. Central LA, 251 W. 85th Pl., 1-213-215-2380)

Los Angeles 90025 (West LA, 2000 Westwood Blvd., 1-213-475-9509)

Marina 93933 (455 Reservation Rd., Suite E, 1-408-384-1660)

Oakland 94612 (287 17th St., 1-415-763-3904)

Riverside 92504 (4954 Arlington Ave., Suite A, 1-714-359-8967)

Rohnert Park 94928 (6225 State Farm Dr., Suite 101, 1-707-586-3295)

Sacramento 95825 (1111 Howe Ave., Suite 390, 1-916-978-5477)

San Diego 92103 (2900 6th Ave., 1-619-294-2040)

San Francisco 94102 (25 Van Ness Ave., 415-431-6021)

San Jose 95126 (1022 West Hedding, 1-408-249-1643)

Santa Barbara 93101 (1300 Santa Barbara St., 1-805-564-2345)

Sepulveda 91343 (16126 Lassen St., 1-818-892-9227)

Terre Linda 94903 (515 North Gate Blvd., 1-415-492-8364)

Upland 91786 (313 N. Mountain Ave., 1-714-982-0416/1-800-826-6993)

Vista 92083 (1830 West Dr., Suite 103, 1-619-945-8941)

(e) National Cemeteries:

Fort Rosecrans (San Diego 92106, Point Loma, PO Box 6237, 619-553-2084)

Golden Gate (San Bruno 94066, 1300 Sneath Ln., 1-415-761-1646)

Los Angeles 90049 (950 S. Sepulveda Blvd., 1-213-824-4311)

Riverside 92508 (22495 Van Buren Blvd., 1-714-653-8417)

San Francisco 94129 (P.O. Box 29012, Presidio of San Francisco, 1-415-561-2008/561-2986)

San Joaquin Valley (Gustine 95322, 32053 W. McCabe Rd., 1-209-854-2276)

(6) COLORADO (CO)

(a) Medical Centers:

Denver 80220 (1055 Clermont St., 1-303-399-8020)⊕

Fort Lyon 81038 (1-719-456-1260)⊕

Grand Junction 81501 (2121 North Ave., 1-303-242-0731)⊕

(b) Clinic:

Colorado Springs 80909 (1785 N. Academy Blvd., 1-719-380-0004)

(c) Regional Office:

Denver 80225 (44 Union Blvd., PO Box 25126, 980-1300/1-800-827-2043)

(d) Vet Centers:

Boulder 80302 (2128 Pearl St., 1-303-440-7306)

Colorado Springs 80903 (411 S. Tejon, Suite G, 1-719-471-9992)

Denver 80204 (1815 Federal Blvd., 1-303-433-7123)

(e) National Cemeteries:

Fort Logan (Denver 80235, 3698 S. Sheridan Blvd., 1-303-761-0117)

Fort Lyon 81038 (VA Medical Center, 1-303-456-1260, ext. 231)

(7) *CONNECTICUT (CT)*

(a) *Medical Centers:*

Newington 06111 (555 Willard Ave., 1-203-666-6951)

West Haven 06516 (W. Spring St., 1-203-932-5711)⊕

(b) *Regional Office:*

Hartford 06103 (450 Main St., 278-3230/1-800-827-0510)

(c) *Vet Centers:*

Hartford 06120 (370 Market St., 1-203-240-3543)

New Haven 06511 (562 Whalley Ave., 1-203-773-2232/6)

Norwich 06360 (16 Franklin St., Rm. 109, 1-203-887-1755)

(8) *DELAWARE (DE)*

(a) *Medical Center:*

Wilmington 19805 (1601 Kirkwood Highway, 1-302-994-2511)⊕

(b) *Regional Office:*

Wilmington 19805 (1601 Kirkwood Highway, 998-0191/1-800-827-4838)

(c) *Vet Center:*

Wilmington 19805 (VAMROC Bldg. 2, 1601 Kirkwood Highway, 1-302-994-1660)

(9) *DISTRICT OF COLUMBIA (DC)*

(a) *Medical Center:*

Washington 20422 (50 Irving St., N.W., 1-202-745-8000)⊕

(b) *Regional Office:*

Washington 20421 (941 N. Capitol St., N.E., 1-202-872-1151)

(c) *Vet Center:*

Washington 20003 (801 Pennsylvania Ave., S.E., 1-202-745-8400/02)

(10) *FLORIDA (FL)*

(a) *Medical Centers:*

Bay Pines 33504 (1000 Bay Pines Blvd., N., 1-813-398-6661)⊕⊕

Gainesville 32602 (1601 Southwest Archer Rd., 1-904-376-1611)⊕

Lake City 32055 (801 S. Marion St., 1-904-755-3016)⊕

Miami 33125 (1201 N.W. 16th St., 1-305-324-4455)⊕

Tampa 33612 (13000 N. 30th St., 1-813-972-2000)⊕

(b) *Clinics:*

Daytona Beach 32117 (1900 Mason Ave., 1-904-274-4600)

Fort Myers 33901 (2070 Carrell Rd., 1-813-939-3939)

Jacksonville 32206 (1833 Boulevard, 1-904-791-2751)

Oakland Park 33334 (5599 N. Dixie Highway, 1-305-771-2101)

Orlando 32806 (83 W. Columbia St., 1-407-425-7521)

Pensacola 32503 (312 Kenmore Rd., 1-904-476-1100)

Port Richey 34668 (8911 Ponderosa, 1-813-869-3203)

Riviera Beach 33404 (Executive Plaza, 310 Broadway, 1-407-845-2800)

(c) *Regional Offices:*

St. Petersburg 33701 (144 1st Ave. S., 898-2121/1-800-827-2204)

Benefits Offices:

Jacksonville 32206 (1833 Boulevard, Rm. 3109, 1-800-827-2204)

Miami 33130 (Federal Bldg., Rm. 120, 51 S.W. 1st Ave., 1-800-827-2204)

Pensacola 32503-7492 (312 Kenmore Rd., Rm. 1G250, 1-800-827-2204)

(d) Vet Centers:

Ft. Lauderdale 33301 (315 N.E. 3rd Ave., 1-305-356-7926)
Jacksonville 32202 (255 Liberty St., 1-904-791-3621)
Lake Worth 33461 (2311 10th Ave., North #13-Palm Beach, 1-407-585-0441)
Miami 33129 (2700 S.W. 3rd Ave., Suite 1A, 1-305-859-8387)
Orlando 32809 (5001 S. Orange Ave., Suite A, 1-407-648-6151)
Pensacola 32501 (15 W. Strong St., Suite 100 C, 1-904-479-6665)
Sarasota 34239 (1800 Siesta Dr., 1-813-952-9406)
St. Petersburg 33713 (2837 1st Ave., N., 1-813-893-3791)
Tallahassee 32303 (249 E. 6th Ave., 1-904-942-8810)
Tampa 33604 (1507 W. Sligh Ave., 1-813-228-2621)

(e) National Cemeteries:

Barrancas (Pensacola 32508, Naval Air Station, 1-904-452-3357/4196)
Bay Pines 33504 (PO Box 477, 1-813-398-9426)
Florida (Bushnell 33513, PO Box 337, 1-904-793-7740)
St. Augustine 32084 (104 Marine St.; 1-904-793-7740)

(11) GEORGIA (GA)

(a) Medical Centers:

Augusta 30910 (2460 Wrightsboro Rd., 1-404-724-5116)⊕
Decatur 30033 (1670 Clairmont Rd., 1-404-321-6111)⊕
Dublin 31021 (1826 Veterans Blvd, 1-912-272-1210)⊕❖

(b) Regional Office:

Atlanta 30365 (730 Peachtree St., N.E., 881-1776/1-800-827-2039)

(c) Vet Centers:

Atlanta 30309 (922 W. Peachtree St., 1-404-347-7264)
Savannah 31406 (8110 White Bluff Rd., 1-912-927-7360)

(d) National Cemetery:

Marietta 30060 (500 Washington Ave., 1-404-428-5631)

(12) HAWAII (HI)

(a) Clinic:

Honolulu 96850 (PO Box 50188, 300 Ala Moana Blvd., 1-808-541-1600)

(b) Regional Offices:

Honolulu 96813 (PJKK Federal Bldg., 300 Ala Moana Blvd., PO Box 50188, Honolulu 96850; Hawaii, Kauai, Lanai, Maui, Molokai: 1-800-827-6549, Oahu: 541-1000)

(c) Vet Centers:

Hilo 96720 (120 Kelwe St., Suite 201, 1-808-969-3833)
Honolulu 96814 (1680 Kapiolani Blvd., Suite F, 1-808-541-1764)
Kailua-Kona 96740 (Pottery Terrace, Fern Bldg., 75-5995 Kuakini Hwy., #415, 1-808-329-0574)
Lihue 96766 (3367 Kuhio Hwy., Suite 101-Kauai, 1-808-246-1163)
Wailuku 96793 (Ting Bldg., 35 Lunalilo, Suite 101, 1-808-242-8557)

(d) National Cemetery:

National Memorial Cemetery of the Pacific (Honolulu 96813, 2177 Puowaina Dr., 1-808-541-1427/8/9/30)

(13) IDAHO (ID)

(a) Medical Center:

Boise 83702 (500 West Fort St., 1-208-336-5100)⊕

(b) Clinic:

Pocatello 83201 (1651 Alvin Ricken Dr., 1-208-232-6214)

(c) Regional Office:

Boise 83724 (Federal Bldg. & U.S. Courthouse, 550 W. Fort St., Box 044, 334-1010/1-800-695-8387)

(d) Vet Centers:

Boise 83706 (1115 W. Boise Ave., 1-208-342-3612)

Pocatello 83201 (1975 S. 5th St., 1-208-232-0316)

(14) ILLINOIS (IL)

(a) Medical Centers:

Chicago 60611 (Lakeside, 333 E. Huron St., 1-312-943-6600)

Chicago 60680 (Westside, 820 S. Damen Ave., PO Box 8195, 1-312-666-6500)

Danville 61832 (1900 E. Main St., 1-217-442-8000)⊕

Hines 60141 (Roosevelt Rd. & 5th Ave., 1-708-343-7200)⊕

Marion 62959 (2401 W. Main St., 1-618-997-5311)⊕

North Chicago 60064 (3001 Green Bay Rd., 1-708-688-1900)❖⊕

(b) Clinic:

Peoria 61605 (411 Dr. Martin Luther King Dr., 1-309-671-7350)

(c) Regional Office:

Chicago 60680 (536 S. Clark St., PO Box 8136, 663-5510/1-800-827-0466)

(d) Vet Centers:

Chicago 60637 (5505 S. Harper, 1-312-684-5500)

Chicago Heights 60411 (1600 Halsted St., 1-708-754-0340)

East St. Louis 62203 (1269 N. 89th St., Suits 1, 1-618-397-6602)

Moline 61265 (1529 46th Ave., Rm. #6, 1-309-762-6954)

Oak Park 60302 (155 S. Oak Park Ave., 1-708-383-3225)

Peoria 61603 (605 N.E. Monroe St., 1-309-671-7300)

Springfield 62702 (624 S. 4th St., 1-217-492-4955)

Evanston 60202 (656 Howard St., 1-708-332-1019)

(e) National Cemeteries:

Alton 62003 (600 Pearl St., Jefferson Barracks, MO, 1-314-263-8691/2)

Camp Butler (Springfield 62707, RR #1, 1-217-522-5764)

Danville 61832 (1900 E. Main St., 1-217-442-8000, ext. 391)

Mound City 62963 (Junction – Hwy. 37 & 51, Jefferson Barracks, MO, 1-314-263-8691/2)

Quincy 62301 (36th & Maine Sts., Keokuk, IA, 1-319-524-1304)

Rock Island 61299 (Rock Island Arsenal, 1-309-782-2094)

(15) INDIANA (IN)

(a) Medical Centers:

Fort Wayne 46805 (2121 Lake Ave., 1-219-426-5431)⊕

Indianapolis 46202 (1481 W. 10th St., 1-317-635-7401)⊕

Marion 46952 (E. 38th St., 1-317-674-3321)⊕

(b) Clinics:

Crown Point 46307 (9330 Broadway, 1-219-662-0001)

Evansville 47708 (214 S.E. 6th St., 1-812-465-6202)

(c) Regional Office:

Indianapolis 46204 (575 N. Pennsylvania St., 226-5566/1-800-827-0634)

(d) Vet Centers:

Evansville 47711 (311 N. Weinbach Ave., 1-812-473-5993/6084)
Fort Wayne 46802 (528 West Berry St., 1-219-460-1456)
Gary 46408 (2236 West Ridge Rd., 1-219-887-0048)
Indianapolis 46208 (3833 Meridian, 1-317-927-6440)

(e) National Cemeteries:

Crown Hill (Indianapolis 46208, 700 W. 38th St.; 1-317-674-0284)
Marion 46952 (VA Medical Center, 1-317-674-0284)
New Albany 47150 (1943 Ekin Ave.; 1-502-893-3852)

(16) IOWA (IA)

(a) Medical Centers:

Des Moines 50310 (30th & Euclid Ave., 1-515-255-2173)❖
Iowa City 52246 (Hwy. 6 West, 1-319-338-0581)
Knoxville 50138 (1515 W. Pleasant St., 1-515-842-3101)❖⊕

(b) Regional Office:

Des Moines 50309 (210 Walnut St., 284-0219/1-800-362-2222)

(c) Vet Centers:

Des Moines 50310 (2600 Harding Rd., 1-515-284-4929)
Sioux City 51101 (706 Jackson, 1-712-255-3808)

(d) National Cemetery:

Keokuk 52632 (1701 J St., 1-319-524-1304)

(17) KANSAS (KS)

(a) Medical Centers:

Leavenworth 66048 (4101 S. 4th St., Trafficway 1-913-682-2000)❖⊕
Topeka 66622 (2200 Gage Blvd., 1-913-272-3111)⊕
Wichita 67218 (5500 E. Kellogg, 1-316-685-2221)⊕

(b) Regional Office:

Wichita 67218 (5500 E. Kellogg, 264-9123/1-800-827-0445)

(c) Vet Center:

Wichita 67211 (413 S. Pattie, 1-316-265-3260)

(d) National Cemeteries:

Fort Leavenworth 66027 (PO Box 1694, 1-913-682-1748/9)
Fort Scott 66701 (PO Box 917, 1-316-223-2840)
Leavenworth 66048 (PO Box 1694, 1-913-682-1748/9)

(18) KENTUCKY (KY)

(a) Medical Centers:

Lexington 40511 (Leestown Rd., 1-606-233-4511)⊕
Louisville 40206 (800 Zorn Ave., 1-502-895-3401)

(b) Regional Office:

Louisville 40202 (600 Martin Luther King Jr. Place, 584-2231/1-800-827-2050)

(c) Vet centers:

Lexington 40503 (1117 Limestone Rd., 1-606-276-5269)
Louisville 40208 (1355 S. 3rd St., 1-502-636-4002)

(d) National Cemeteries:

Camp Nelson (Nicholasville 40366, 6980 Danville Rd., 1-606-885-5727)
Cave Hill (Louisville 40204, 701 Baxter Ave., 1-502-893-3852)
Danville 40442 (377 N. First St., 1-606-885-5727)
Lebanon 40033 (R.R. #1, Box 616, 1-502-692-3390)
Lexington 40508 (833 W. Main St., 1-606-885-5727)
Mill Springs (Nancy 42544, R.R. #2, PO Box 172, 1-606-636-6470)
Zachary Taylor (Louisville 40207, 4701 Brownsboro Rd., 1-502-893-3852)

(19) *LOUISIANA (LA)*

(a) *Medical Centers:*

Alexandria 71301 (Shreveport Hwy., 1-318-473-0010)⊕
New Orleans 70146 (1601 Perdido St., 1-504-568-0811)
Shreveport 71130 (510 E. Stoner Ave., 1-318-221-8411)

(b) *Regional Office:*

New Orleans 70113 (701 Loyola Ave., 589-7191/1-800-827-8022)

(c) *Vet Centers:*

Bossier City 71112 (2103 Old Minden Rd., 1-318-742-2733)
New Orleans 70116 (1529 N. Claiborne Ave., 1-504-943-8386)
Shreveport 71104 (Bldg. 3, Suite 260, 2620 Centenary Blvd., 1-318-425-8387)

(d) *National Cemeteries:*

Alexandria (Pineville 71360, 209 Shamrock Ave., 1-318-473-7588)
Baton Rouge 70806 (220 N. 19th St., 1-504-389-0788)
Port Hudson (Zachary 70791, 20978 Port Hickey Rd., 1-504-389-0788)

(20) *MAINE (ME)*

(a) *Medical Center:*

Togus 04330 (Route 17 East, 1-207-623-8411)⊕

(b) *Regional Office:*

Togus 04330 (Route 17 East, 623-8000/1-800-827-0794)
Benefits Office: Portland 04101 (236 Oxford St., 1-207-775-6391)

(c) *Vet Centers:*

Bangor 04401 (352 Harlow St., 1-207-947-3391)
Portland 04101 (63 Preble St., 1-207-780-3584)

(d) *National Cemetery:*

Togus 04330 (VA Medical & Regional Office Center, 1-207-623-8411)

(21) *MARYLAND (MD)*

(a) *Medical Centers:*

Baltimore 21218 (3900 Loch Raven Blvd., 1-410-467-9932)
Baltimore 21201 (Prosthetic Assessment Information Center, 103 S. Gay St., 1-410-962-3934)
Fort Howard 21052 (N. Point Rd., 1-410-477-1800)⊕
Perry Point 21902 (1-410-642-2411)⊕

(b) *Clinic:*

Baltimore 21201 (31 Hopkins Plaza, Fed. Bldg., 1-410-962-4610)

(c) *Regional Office:*

Baltimore 21201 (31 Hopkins Plaza, Fed. Bldg., 685-5454/1-800-827-6496), counties of Montgomery & Prince Georges served by Washington, D.C., Regional Office, 202-872-1151

(d) *Vet Centers:*

Baltimore 21230 (777 Washington Blvd., 1-410-539-5511)
Elkton 21921 (7 Elkton Commercial Plaza, South Bridge St., 1-410-398-0171)
Silver Spring 20910 (1015 Spring St., Suite 101, 1-301-589-1073/1236)

(e) National Cemeteries:

Annapolis 21401 (800 West St., 1-410-644-9696/7)
Baltimore 21228 (5501 Frederick Ave., 1-410-644-9696/7)
Loudon Park (Baltimore 21229, 3445 Frederick Ave., 1-410-644-9696/7)

(22) MASSACHUSETTS (MA)

(a) Medical Centers:

Bedford 01730 (200 Spring Rd., 1-617-275-7500)❖⊕
Boston 02130 (150 S. Huntington Ave., 1-617-232-9500)
Brockton 02401 (940 Belmont St., 1-508-583-4500)⊕
Northampton 01060 (421 N. Main St., 1-413-584-4040)⊕
West Roxbury 02132 (1400 VFW Pkwy., 1-617-323-7700)

(b) Clinics:

Boston 02114 (251 Causeway St., 1-617-248-1000)
Lowell 01852 (Old Post Office Bldg., 50 Kearney Sq., 1-508-453-1746)
Springfield 01103 (1550 Main St., 1-413-785-0301)
New Bedford 02740 (53 N. Sixth St., 1-508-999-5504)
Worcester 01608 (595 Main St., 1-508-793-0200)

(c) Regional Office:

Boston 02203 (JFK Federal Bldg., Government Center, 227-4600/1-800-827-0520). Towns of Fall River & New Bedford, counties of Barnstable, Dukes, Nantucket, Bristol, part of Plymouth served by Providence, R.I., Regional Office, 1-800-827-0389

(d) Vet Centers:

Brockton 02401 (1041 Pearl St., 1-508-580-2730/1)
Boston 02215 (665 Beacon St., 1-617-424-0065/565-6195)
Lowell 01852 (73 East Merrimack St., 1-617-453-1151)
New Bedford 02740 (468 North St., 1-508-999-6920)
Springfield 01103 (1985 Main St., 1-413-737-5167)
Worcester 01605 (108 Grove St., 1-508-752-3526)

(e) National Cemetery:

Massachusetts (Bourne 02532, 1-508-563-7113/4)

(23) MICHIGAN (MI)

(a) Medical Centers:

Allen Park 48101 (Southfield & Outer Drive, 1-313-562-6000)⊕
Ann Arbor 48105 (2215 Fuller Rd., 1-313-769-7100)⊕
Battle Creek 49016 (5500 Armstrong Rd., 1-616-966-5600)⊕
Iron Mountain 49801 (H Street, 1-906-774-3300)❖⊕
Saginaw 48602 (1500 Weiss St., 1-517-793-2340)⊕

(b) Clinics:

Gaylord 49735 (850 N. Otsego, 1-517-732-7525)
Grand Rapids 49503 (260 Jefferson St., S.E., 1-616-459-2200)

(c) Regional Office:

Detroit 48226 (Patrick V. McNamara Federal Bldg., 477 Michigan Ave., 964-5110/1-800-827-1996)

(d) Vet Centers:

Grand Rapids 49507 (1940 Eastern Ave., S.E., 1-616-243-0385)

Lincoln Park 48146 (1766 Fort St., 1-313-381-1370)
Oak Park 48237 (20820 Greenfield Rd., 1-313-967-0040)

(e) National Cemetery:

Fort Custer (Augusta 49012, 15501 Dickman Rd., 1-616-731-4164)

(24) MINNESOTA (MN)

(a) Medical Centers:

Minneapolis 55417 (One Veterans Dr., 1-612-725-2000)⊕
St. Cloud 56303 (4801 8th St. North, 1-612-252-1670)⊕⊕

(b) Regional Office:

St. Paul 55111 (Federal Bldg., Fort Snelling, 726-1454/1-800-827-0646). Counties of Becker, Beltrami, Clay, Clearwater, Kittson, Lake of the Woods, Mahnommen, Marshall, Norman, Otter Tail, Pennington, Polk, Red Lake, Roseau, Wilkin served by Fargo, N.D., Regional Office, 1-800-437-4668)

(c) Vet Centers:

Duluth 55802 (405 E. Superior St., 1-218-722-8654)
St. Paul 55114 (2480 University Ave., 1-612-644-4022)

(d) National Cemetery:

Fort Snelling (Minneapolis 55450, 7601 34th Ave. So., 1-612-726-1127/8)

(25) MISSISSIPPI (MS)

(a) Medical Centers:

Biloxi 39531 (Pass Rd., 1-601-388-5541)⊕⊕
Jackson 39216 (1500 E. Woodrow Wilson Dr., 1-601-362-4471)⊕

(b) Regional Office:

Jackson 39269 (100 W. Capitol St., 965-4873/1-800-827-2028)

(c) Vet Centers:

Biloxi 39530 (767 W. Jackson St., 1-601-435-5414)
Jackson 39206 (4436 N. State St., Suite A3, 1-601-965-5727)

(d) National Cemeteries:

Biloxi 39535 (PO Box 4968, 1-601-388-6668)
Corinth 38834 (1551 Horton St., 1-601-286-5782)
Natchez 39120 (41 Cemetery Rd., 1-601-445-4981)

(26) MISSOURI (MO)

(a) Medical Centers:

Columbia 65201 (800 Hospital Dr., 1-314-443-2511)⊕
Kansas City 64128 (4801 Linwood Blvd., 1-816-861-4700)
Poplar Bluff 63901 (1500 N. Westwood Blvd., 1-314-686-4151)⊕
St. Louis 63106 (John Cochran Div., 915 N. Grand Blvd., 1-314-652-4100)⊕
St. Louis 63125 (Jefferson Barracks Div., 1-314-487-0400)

(b) Regional Office:

St. Louis 63103 (Federal Bldg., 1520 Market St., 342-1171/1-800-827-0819)
Benefits Office: Kansas City 64106 (Federal Office Bldg., 601 E. 12th St., 1-800-827-0819)

(c) Vet Centers:

Kansas City 64111 (3931 Main St., 1-816-753-1866/1974)
St. Louis 63103 (2345 Pine St., 1-314-231-1260)

(d) National Cemeteries:

Jefferson Barracks (St. Louis 63125, 101 Memorial Dr., 1-314-263-8691/2)
Jefferson City 65101 (1024 E. McCarty St., 1-314-263-8691/2)
Springfield 65804 (1702 E. Seminole St., 1-417-881-9499)

(27) *MONTANA (MT)*

(a) *Medical Centers:*

Fort Harrison 59636 (William St. off Hwy. 12 W., 1-406-442-6410)
Miles City 59301 (210 S. Winchester, 1-406-232-3060)⊕

(b) *Clinic:*

Billings 59101 (1127 Alderson Ave., 1-406-657-6786)

(c) *Regional Office:*

Fort Harrison 59636 (Fort Harrison/Helena, 447-7975/1-800-827-0508)

(d) *Vet Centers:*

Billings 59102 (1948 Grand Ave., 1-406-657-6071)
Missoula 59802 (500 N. Higgins Ave., 1-406-721-4918)

(28) *NEBRASKA (NE)*

(a) *Medical Centers:*

Grand Island 68803 (2201 N. Broadwell, 1-308-382-3660)⊕
Lincoln 68510 (600 S. 70th St., 1-402-489-3802)
Omaha 68105 (4101 Woolworth Ave., 1-402-346-8800)

(b) *Regional Office:*

Lincoln 68516 (5631 S. 48th St., 437-5001/1-800-827-6544)

(c) *Vet Centers:*

Lincoln 68508 (920 L St., 1-402-476-9736)
Omaha 68106 (5123 Leavenworth St., 1-402-553-2068)

(d) *National Cemetery:*

Fort McPherson (Maxwell 69151, HCO 1, Box 67, 1-308-582-4433)

(29) *NEVADA (NV)*

(a) *Medical Center:*

Reno 89520 (1000 Locust St., 1-702-786-7200)⊕

(b) *Clinic:*

Las Vegas 89102 (1703 W. Charleston, 1-702-385-3700)

(c) *Regional Office:*

Reno 89520 (1201 Terminal Way, 329-9244/1-800-827-8014)

(d) *Vet Centers:*

Las Vegas 89101 (704 S. 6th St., 1-702-388-6368)
Reno 89503 (1155 W. 4th St., Suite 101, 1-702-323-1294)

(30) *NEW HAMPSHIRE (NH)*

(a) *Medical Center:*

Manchester 03104 (718 Smyth Rd., 1-603-624-4366)⊕

(b) *Regional Office:*

Manchester 03101 (Norris Cotton Federal Bldg., 275 Chestnut St., 666-7785/1-800-827-0858)

(c) *Vet Center:*
Manchester 03104 (103 Liberty St., 1-603-668-7060)

(31) *NEW JERSEY (NJ)*

(a) *Medical Centers:*

East Orange 07019 (Tremont Ave. & S. Center, 1-201-676-1000)⊕
Lyons 07939 (Valley & Knollcrott Rd., 1-201-647-0180)❖⊕

(b) *Regional Office:*

Newark 07102 (20 Washington Pl., 645-2150/1-800-242-5867/direct dial from: Clifton/Paterson/Passaic, 472-9632;
Long Branch/Asbury Park; 870-2550; New Brunswick/Sayreville, 828-5600)

(c) *Vet Centers:*

Jersey City 07302 (115 Christopher Columbus Dr., 1-201-656-6886/7484)
Linwood 08221 (222 New Road, Bldg. 2, Suite 4, 1-609-927-8387)
Newark 07102 (75 Halsey St., 1-201-622-6940)
Trenton 08608 (318 E. State St., 1-609-989-2260)

(d) *National Cemeteries:*

Beverly 08010 (R.D. #1, Bridgeboro Rd., 1-609-877-5460)
Finn's Point (Salem 08079, R.F.D. #3, Fort Mott Rd., Box 542, 1-609-877-5460)

(32) *NEW MEXICO (NM)*

(a) *Medical Center:*

Albuquerque 87108 (2100 Ridgecrest Dr., S.E., 1-505-265-1711)⊕

(b) *Regional Office:*

Albuquerque 87102 (Dennis Chavez Federal Bldg., 500 Gold Ave., S.W., 766-3361/1-800-432-6853)

(c) *Vet Centers:*

Albuquerque 87107 (4603 4th St., N.W., 1-505-345-8366/8876)
Farmington 87402 (4251 E. Main, Suite B, 1-505-327-9684)
Santa Fe 87505 (1996 Warner St., Warner Plaza, Suite 5, 1-505-988-6562)

(d) *National Cemeteries:*

Fort Bayard 88036 (PO Box 189, 1-915-540-6182)
Santa Fe 87504 (501 N. Guadalupe St., PO Box 88, 1-505-988-6400)

(33) *NEW YORK (NY)*

(a) *Medical Centers:*

Albany 12208 (113 Holland Ave., 1-518-462-3311)⊕
Batavia 14020 (Redfield Pkwy., 1-716-343-7500)⊕
Bath 14810 (Argonne Ave., 1-607-776-2111)❖⊕
Bronx 10468 (130 W. Kingsbridge Rd., 1-212-584-9000)⊕
Brooklyn 11209 (800 Poly Place, 1-212-836-6600)⊕❖
Buffalo 14215 (3495 Bailey Ave., 1-716-834-9200)⊕
Canandaigua 14424 (Ft. Hill Ave., 1-716-394-2000)❖⊕
Castle Point 12511 (1-914-831-2000)⊕
Montrose 10548 (Old Albany Post Rd., 1-914-737-4400)❖⊕
New York City 10010 (1st Ave. & E. 24th St., 1-212-686-7500)
Northport 11768 (Middleville Rd., Long Island, 1-516-261-4400)⊕
Syracuse 13210 (Irving Ave. & University Pl., 1-315-476-7461)⊕

(b) *Clinics:*

Brooklyn 11205 (35 Ryerson St., 1-212-330-7785)
New York City 10001 (252 7th Ave. & 24th St., 1-212-620-6636)

Rochester 14614 (Federal Ofc. Bldg. & Courthouse, 100 State St., 1-716-263-5734)

(c) Regional Offices:

Buffalo 14202 (Federal Bldg., 111 W. Huron St., 846-5191/1-800-827-0619)

New York City 10001 (252 7th Ave. at 24th St., 620-6901/1-800-827-8984). Counties of Albany, Bronx, Clinton, Columbia, Delaware, Dutchess, Essex, Franklin, Fulton, Greene, Hamilton, Kings, Montgomery, Nassau, New York, Orange, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington, Westchester)

Benefits Offices:

Rochester 14614 (Federal Office Bldg. & Courthouse, 100 State St., 1-800-827-0619)

Syracuse 13202 (344 W. Genesee St., 1-800-827-0619)

Albany 12207 (Leo W. O'Brian Federal Bldg., Clinton Ave. & N. Pearl St., 1-800-827-8954)

(d) Vet Centers:

Albany 12206 (875 Central Ave., 1-518-438-2505)

Babylon 11702 (116 West Main St., 1-516-661-3930)

Bronx 10458 (226 East Fordham Rd., Rms. 216–217, 1-212-367-3500)

Brooklyn 11201 (165 Cadman Plaza, East, 1-718-330-2825)

Buffalo 14209 (351 Linwood Ave., 1-716-882-0508)

New York 10036 (120 West 44th St., 1-212-944-2931/2)

Rochester 14608 (134 S. Fitzhugh St., 1-716-263-5710)

Staten Island 10301 (150 Richmond Terrace, 1-718-816-4499)

Syracuse 13203 (210 North Townsend St., 1-315-423-5690)

White Plains 10601 (200 Hamilton Ave., 1-914-682-6850)

Woodhaven 11421 (75–10B 91st Ave., 1-718-296-2871)

(e) National Cemeteries:

Bath 14810 (VA Medical Center, 1-607-776-2111, ext. 293)

Calverton 11933 (210 Princeton Blvd., 1-516-727-5410/5770)

Cypress Hills (Brooklyn 11208, 625 Jamaica Ave., 1-516-454-4949)

Long Island (Farmingdale 11735, 1-516-454-4949)

Woodlawn (Elmira 14901, 1825 Davis St., 1-607-776-2111, ext. 293)

(34) NORTH CAROLINA (NC)

(a) Medical Centers:

Asheville 28805 (1-704-298-7911)⊕

Durham 27705 (508 Fulton St., 1-919-286-0411)⊕

Fayetteville 28301 (2300 Ramsey St., 1-919-488-2120)⊕

Salisbury 28144 (1601 Brenner Ave., 1-704-638-9000)⊕

(b) Clinic:

Winston-Salem 27155 (Federal Bldg., 251 N. Main St., 1-919-631-5562)

(c) Regional Office:

Winston-Salem 27155 (Federal Bldg., 251 N. Main St., 748-1800/1-800-827-3559)

(d) Vet Centers:

Charlotte 28202 (223 S. Brevard St., Suite 103, 1-704-333-6107)

Fayetteville 28301 (4 Market Square, 1-919-323-4908)

Greensboro 27406 (2009 Elm-Eugene St., 1-919-333-5366)

Greenville 27834 (150 Arlington Blvd., Suite B, 1-919-355-7920)

(e) National Cemeteries:

New Bern 28560 (1711 National Ave., 1-919-637-2912)

Raleigh 27610 (501 Rock Quarry Rd., 1-919-832-0144)

Salisbury 28144 (202 Government Rd., 1-704-636-2661)

Wilmington 28403 (2011 Market St., 1-919-343-4877)

(35) *NORTH DAKOTA (ND)*

(a) *Medical Center:*

Fargo 58102 (2101 Elm St., 1-701-232-3241)⊕

(b) *Regional Office:*

Fargo 58102 (655 First Ave. North; 2101 N. Elm St. — mail only, 293-3656/1-800-342-4790)

(c) *Vet Centers:*

Fargo 58103 (1322 Gateway Dr., 1-701-237-0942)

Minot 58701 (108 E. Burdick Expressway, 1-701-852-0177)

(36) *OHIO (OH)*

(a) *Medical Centers:*

Brecksville 44141 (10000 Brecksville Rd., 1-216-526-3030)⊕⊕

Chillicothe 45601 (17273 State Route 104, 1-614-773-1141)⊕

Cincinnati 45220 (3200 Vine St., 1-513-861-3100)⊕⊕

Cleveland 44106, 10701 East Blvd., 1-216-791-3800)

Dayton 45428 (4100 W. 3rd St., 1-513-268-6511)⊕⊕

(b) *Clinics:*

Canton 44702 (221 Third St., S.E., 1-216-489-4660)

Columbus 43221 (2090 Kenny Rd., 1-614-469-5665)

Toledo 43614 (3333 Glendale Ave., 1-419-259-2000)

(c) *Regional Office:*

Cleveland 44199 (Anthony J. Celebrezze Federal Bldg., 1240 E. 9th St., 621-5050/1-800-827-8272)

Benefits Offices:

Cincinnati 45202 (The Society Bank Center, Suite 210, 36 E. 7th St., 1-800-827-8272)

Columbus 43215 (Federal Bldg., Rm. 309, 200 N. High St., 1-800-827-8272)

(d) *Vet Centers:*

Cincinnati 45219 (30 E. Hollister St., 1-513-569-7140)

Cleveland 44111 (11511 Lorain Ave., 1-216-671-8530)

Cleveland Heights 44118 (2134 Lee Rd., 1-216-932-8471)

Columbus 43205 (1054 E. Broad St., 1-614-253-3500)

Dayton 45402 (6 S. Patterson Blvd., 1-513-461-9150)

(e) *National Cemetery:*

Dayton 45428 (VA Medical Center, 4100 W. Third St., 1-513-262-2115)

(37) *OKLAHOMA (OK)*

(a) *Medical Centers:*

Muskogee 74401 (Memorial Station, Honor Heights Dr., 1-918-683-3261)

Oklahoma City 73104 (921 N.E. 13th St., 1-405-272-9876)

(b) *Clinic:*

Tulsa 74101 (635 W. 11th St., 1-918-581-7152)

(c) *Regional Office:*

Muskogee 74401 (Federal Bldg., 125 S. Main St., 687-2500/1-800-827-2206)

Benefits Office: Oklahoma City 73102 (200 N.W. 5th St., 1-800-827-2206)

(d) *Vet Centers:*

Oklahoma City 73105 (3033 N. Walnut, Suite 101W, 1-405-270-5184)

Tulsa 74101 (1855 E. 15th St., 1-918-581-7105)

(e) *National Cemetery:*
Fort Gibson 74434 (Rt. 2, Box 47, 1-918-478-2334)

(38) *OREGON (OR)*

(a) *Medical Cantors:*

Portland 97207 (3710 S.W. U.S. Veterans Hospital Rd., 1-503-257-2500)❖⊕
Roseburg 97470 (New Garden Valley Blvd., 1-503-672-4411)⊕

(b) *Clinic:*

Portland 97207 (PO Box 1036, 8909 S.W. Barbur Blvd., 1-503-244-9222)

(c) *Domiciliary:*

White City 97503 (8495 Crater Lake Hwy., 1-503-826-2111)

(d) *Regional Office:*

Portland 97204 (Federal Bldg., 1220 S.W. 3rd Ave., 221-2431/1-800-827-0495)

(e) *Vet Centers:*

Eugene 97403 (1966 Garden Ave., 1-503-465-6918)
Grants Pass 95726 (615 N.W. 5th St., 1-503-479-6912)
Portland 97220 (8383 N.E. Sandy Blvd., Suite 110, 1-503-273-5370)
Salem 97301 (318 Church St., N.E., 1-503-362-9911)

(f) *National Cemeteries:*

Eagle Point 97524 (2763 Riley Rd., 1-503-826-2511)
Roseburg 97470 (VA Medical Center, 1-503-440-1000)
Willamette (Portland 97266, 11800 S.E. Mt. Scott Blvd., PO Box 66147, 1-503-273-5250)

(39) *PENNSYLVANIA (PA)*

(a) *Medical Centers:*

Altoona 16603 (Pleasant Valley Blvd., 1-814-943-8164)⊕
Butler 16001 (New Castle Rd., 1-412-287-4781)❖⊕
Coatesville 19320 (Black Horse Rd., 1-215-384-7711)❖⊕
Erie 16501 (135 E. 38th St., 1-814-868-8661)⊕
Lebanon 17042 (South Lincoln Ave., 1-717-272-6621)⊕
Philadelphia 19104 (University & Woodland Ave., 1-215-382-2400)⊕
Pittsburgh 15240 (University Drive C, 1-412-683-3000)⊕
Pittsburgh 15206 (Highland Dr., 1-412-363-4900)
Wilkes-Barre 18711 (1111 E. End Blvd., 1-717-824-3521)⊕

(b) *Clinics:*

Allentown 18103 (2937 Hamilton Blvd., 1-215-776-4304)
Harrisburg 17108 (Federal Bldg., 228 Walnut St., 1-717-782-4590)
Philadelphia 19102 (1421 Cherry St., 1-215-597-7244)
Sayre 18840 (Guthrie Square, 1-717-888-8062)

(c) *Regional Offices:*

Philadelphia 19101 (RO & Insurance Center, PO Box 8079, 5000 Wissahickon Ave., 438-5225/counties of Adams, Berks, Bradford, Bucks, Cameron, Carbon, Centre, Chester, Clinton, Columbia, Cumberland, Dauphin, Delaware, Franklin, Juanita, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, Pike, Potter, Schuylkill, Snyder, Sullivan, Susquehanna, Tioga, Union, Wayne, Wyoming, York, 1-800-869-8387/recorded benefits information, 1-215-951-5368, 24-hour availability)

Pittsburgh 15222 (1000 Liberty Ave., 281-4233/1-800-827-0839)

Benefits Office: Wilkes-Barre 18701 (19-27 N. Main St., 1-800-869-8387)

(d) *Vet Centers:*

Erie 16501 (G. Daniel Baldwin Bldg., 1000 State St., Suites 1 & 2, 1-814-453-7955)
Harrisburg 17110 (1007 N. Front St., 1-717-782-3954)
McKeesport 15132 (500 Walnut St., 1-412-678-7704)
Philadelphia 19107 (1026 Arch St., 1-215-627-0238)
Philadelphia 19120 (101 E. Olney Ave., Box C-7, 1-215-924-4670)
Pittsburgh 15222 (954 Penn Ave., 1-412-765-1193)
Scranton 18509 (959 Wyoming Ave., 1-717-344-2676)

(e) National Cemeteries:

Indiantown Gap (Annville 17003, PO Box 187, 1-717-865-5254/5)
Philadelphia 19138 (Haines St. & Limekiln Pike, 1-609-877-5460)

(40) PHILIPPINES

Regional Office:

Manila 96440 (1131 Roxas Blvd., APO AP 96440, local 810-521-7521, from U.S. 011632 521-7116, ext. 2577 or 2220)

(41) PUERTO RICO

(a) Medical Center:

San Juan 00936 (Barrio Monacillos, Rio Piedras GPO Box 5800, 809-758-7575)

(b) Clinic:

Mayaguez 00708 (Highway #2, 809-831-3400 ext. 262)

(c) Regional Office:

San Juan 00936 (U.S. Courthouse & Federal Bldg., Carlos E. Chardon St., Hato Ray, GPO Box 4867, local, 809-766-5141/island-wide, 1-800-462-4135/direct dial from U.S. Virgin Islands, 1-800-474-2976)

(d) Vet Centers:

Arecibo 00612 (52 Gonzalo Marin St., 1-809-879-4510 or 879-4581)
Ponce 00731 (35 Mayor St., 1-809-841-3260)
Rio Piedras 00921 (Condomino Medical Center Plaza, Suite LC8A & LC9 La Rivera, 1-809-783-8794)

(e) National Cemetery:

Bayamon 00621 (PO Box 1298, 1-809-785-7281)

(42) RHODE ISLAND (RI)

(a) Medical Center:

Providence 02908 (Davis Park, 1-401-273-7100)

(b) Regional Office:

Providence 02903 (380 Westminster Mall, 273-4910/1-800-827-0389)

(c) Vet Center:

Cranston 02920 (789 Park Ave., 1-401-467-2046/56)

(43) SOUTH CAROLINA (SC)

(a) Medical Centers:

Charleston 29403 (109 Bee St., 1-803-577-5011)
Columbia 29201 (Gamers Ferry Rd., 1-803-677-4000)Ⓡ

(b) Clinic:

Greenville 29601 (120 Mallard St., 1-803-232-7303)

(c) Regional Office:

Columbia 29201 (1801 Assembly St., 765-5861/1-800-827-2035/direct dial from Charleston, 723-5581; Greenville, 232-2457)

(d) Vet Centers:

Columbia 29201 (1313 Elmwood Ave., 1-803-765-9944)
Greenville 29601 (904 Pendelton St., 1-803-271-2711)
North Charleston 29418 (5603A Rivers Ave., 1-803-747-8387)

(e) National Cemeteries:

Beaumont 29902 (1601 Boundary St., 1-803-524-3925)
Florence 29501 (803 E. National Cemetery Rd., 1-803-669-8783)

(44) SOUTH DAKOTA (SD)

(a) Medical Centers:

Fort Meade 57741 (I-90/Hwy. 34, 1-605-347-2511)⊕
Hot Springs 57747 (Off 5th St., 1-605-745-4101)❖
Sioux Falls 57104 (601 S. Cliff Ave., Suite C, 1-605-336-3230)⊕

(b) Regional Office:

Sioux Falls 57117 (P.O. Box 5046, 2501 W. 22nd St., 336-3496/1-800-952-3550)

(c) Vet Centers:

Rapid City 57701 (610 Kansas City St., 1-605-348-1752)
Sioux Falls 57102 (115 North Dakota St., 1-605-332-0856)

(d) National Cemeteries:

Black Hills 57785 (Sturgis, PO Box 640 ,1-605-347-3830)
Fort Meade 57785 (VA Medical Center, 1-605-347-3830)
Hot Springs 57747 (VA Medical Center, 1-605-745-4101)

(45) TENNESSEE (TN)

(a) Medical Centers:

Memphis 38104 (1030 Jefferson Ave., 1-901-523-8990)⊕
Mountain Home 37684 (Lamont St., 1-615-926-1171)❖⊕
Murfreesboro 37130 (3400 Lebanon Hwy., 1-615-893-1360)⊕
Nashville 37203 (1310 24th Ave., South, 1-615-327-4751)

(b) Clinics:

Chattanooga 37411 (Bldg. 6300 East Gate Center, 1-615-855-6550)
Knoxville 37919 (9047 Executive Park Dr., Suite 100, 1-615-549-9319)

(c) Regional Office:

Nashville 37203 (110 9th Ave. South, 736-5251/1-800-827-2026/direct dial from: Chattanooga, 267-6587; Knoxville, 546-5700; Memphis, 527-4583)

(d) Vet Centers:

Chattanooga 37404 (425 Cumberland St., Suite 140, 1-615-752-5234)
Johnson City 37601 (703 S. Roan St., 1-615-928-8387)
Knoxville 37914 (2817 E. Magnolia Ave., 1-615-971-5866)
Memphis 38104 (1835 Union, Suite 100, 1-901-722-2510)

(e) National Cemeteries:

Chattanooga 37404 (1200 Bailey Ave., 1-615-855-6590/91)
Knoxville 37917 (939 Tyson St., N.W., 1-615-929-5360)
Memphis 38122 (3568 Townes Ave., 1-901-386-8311)
Mountain Home 37684 (P.O. Box 8, 1-615-929-7891)
Nashville (Madison 37115, 1420 Gallatin Rd. So., 1-615-327-5360)

(46) *TEXAS (TX)*

(a) *Medical Centers:*

Amarillo 79106 (6010 Amarillo Blvd., West, 1-806-355-9703)⊕
Big Spring 79720 (2400 S. Gregg St., 1-915-263-7361)⊕
Bonham 75418 (Ninth & Lipscomb, 1-903-583-2111)❖⊕
Dallas 75216 (4500 S. Lancaster Rd., 1-214-376-5451)❖⊕
Houston 77211 (2002 Holcombe Blvd., 1-713-795-4411)⊕
Kerrville 78028 (Memorial Blvd., 1-512-896-2020)⊕
Marlin 76661 (1016 Ward St., 1-817-883-3511)
San Antonio 78284 (7400 Merton Minter Blvd., 1-512-696-9660)⊕
Temple 76501 (1901 S. First, 1-817-778-4811)❖⊕
Waco 76711 (4800 Memorial Dr., 1-817-752-6581)❖⊕

(b) *Clinics:*

Beaumont 77701 (3385 Fannin St., 1-409-839-2480)
Corpus Christi 78404 (1502 S. Brownlee Blvd., 1-512-888-3251)
El Paso 79925 (5919 Brook Hollow Dr., 1-915-541-7811)
Lubbock 79410 (4902 34th St., #10, 1-806-796-7900)
McAllen 78501 (3711 N. 10th St., 1-512-682-4581)
San Antonio 78229 (9502 Computer Dr., 1-512-641-2672)

(c) *Regional Offices:*

Houston 77054 (2515 Murworth Dr., 664-4664/counties of Angelina, Aransas, Atacosa, Austin, Bandera, Bee, Bexar, Blanco, Brazoria, Brewster, Brooks, Caldwell, Calhoun, Cameron, Chambers, Colorado, Comal, Crockett, Dewitt, Dimitt, Duval, Edwards, Fort Bend, Frio, Galveston, Gillespie, Goliad, Gonzales, Grimes, Guadalupe, Hardin, Harris, Hays, Hidalgo, Houston, Jackson, Jasper, Jefferson, Jim Hogg, Jim Wells, Karnes, Kendall, Kennedy, Kerr, Kimble, Kinney, Kleberg, LaSalle, Lavaca, Liberty, Live Oak, McCulloch, McMullen, Mason, Matagorda, Maverick, Medina, Menard, Montgomery, Nacogdoches, Newton, Nueces, Orange, Pecos, Polk, Real, Refugio, Sabine, San Augustine, San Jacinto, San Patricio, Schleicher, Shelby, Starr, Sutton, Terrell, Trinity, Tyler, Uvalde, Val Verde, Victoria, Walker, Waller, Washington, Webb, Wharton, Willacy, Wilson, Zapata, Zavala, 1-800-827-2021)
Waco 76799 (1400 N. Valley Mills Dr., 772-3060/all counties not listed under Houston, 1-800-827-2102)
Bowie County served by Little Rock, Ark., Regional Office, 1-800-827-2033

Benefits Offices:

San Antonio 78229-2041 (3601 Bluemel Rd., 225-5511/1-800-827-2021)
Dallas 75242 (U.S. Courthouse & Federal Ofc. Bldg., 1100 Commerce St., 1-800-827-2012)
Fort Worth 76102 (819 Taylor St., 1-800-827-2012)
Lubbock 79401 (Federal Bldg., 1205 Texas Ave., 1-800-827-2012)

(d) *Vet Centers:*

Amarillo 79109 (3414 E. Olsen Blvd., Suite E., 1-806-376-2127)
Austin 78723 (3401 Manor Rd., Suite 102, 1-512-476-0607)
Corpus Christi 78404 (3166 Reid Dr., Suite 1, 1-512-888-3101)
Dallas 75244 (5232 Forest Lane, Suite 111, 1-214-361-5896)
El Paso 79903 (2121 Wyoming St., 1-915-542-2851)
Fort Worth 76104 (1305 W. Magnolia, Suite B, 1-817-921-3733)
Houston 77004 (4905A San Jacinto, 1-713-522-5354/76)
Houston 77007 (8100 Washington Ave., Suite 120, 1-713-880-8387)
Laredo 78041 (6020 McPherson Rd. #1, 1-512-723-4680)
Lubbock 79410 (3208 34th St., 1-806-743-7551)
McAllen 78501 (1317 E. Hackberry St., 1-512-631-2147)
Midland 79703 (3404 W. Illinois, Suite 1, 1-915-697-8222)
San Antonio 78212 (231 W. Cypress St., 1-512-229-4025)

(e) *National Cerneteries:*

Fort Bliss 79906 (PO Box 6342, 1-915-540-6182)
Fort Sam Houston (San Antonio 78209, 1520 Harry Wurzbach Rd., 1-512-820-3891)
Houston 77038 (10410 Veterans Memorial Dr., 1-713-653-3112)
Kerrville 78028 (VA Medical Center, 3600 Memorial Blvd., 1-404-347-2121, ext. 227)

San Antonio 78202 (517 Paso Hondo St., 1-512-820-3891)

(47) *UTAH (UT)*

(a) *Medical Center:*

Salt Lake City 84148 (500 Foothill Blvd., 1-801-582-1565)⊕

(b) *Regional Office:*

Salt Lake City 84147 (PO Box 11500, Federal Bldg., 125 S. State St., 524-5960/1-800-827-8016)

(c) *Vet Centers:*

Provo 84601 (750 North 200 West, Suite 105, 1-801-377-1117)

Salt Lake City 84106 (1354 East 3300, South, 1-801-584-1294)

(48) *VERMONT (VT)*

(a) *Medical Center:*

White River Junction 05001 (N. Hartland Rd., 1-802-295-9363)⊕

(b) *Regional Office:*

White River Junction 05001 (N. Hartland Rd., 296-5177/1-800-827-6558)

(c) *Vet Centers:*

South Burlington 05401 (359 Dorset St., 1-802-862-1806)

White River Junction 05001 (Gilman Office Center, Bldg. #2, Holiday Inn Dr., 1-802-295-2908)

(49) *VIRGINIA (VA)*

(a) *Medical Centers:*

Hampton 23667 (Emancipation Dr., 1-804-722-9961)⊕⊕

Richmond 23249 (1201 Broad Rock Rd., 1-804-230-0001)⊕

Salem 24153 (1970 Roanoke Blvd., 1-703-982-2463)⊕

(b) *Regional Office:*

Roanoke 24011 (210 Franklin Rd., S.W., 982-6440/1-800-827-2018).

Northern Virginia counties of Arlington & Fairfax, cities of Alexandria, Fairfax, Falls Church served by Washington, D.C., Regional Office, 202-872-1151

(c) *Vet Centers:*

Norfolk 23517 (2200 Colonial Ave., 1-804-623-7584)

Richmond 23220 (3022 W. Clay St., 1-804-353-8958)

Roanoke 24016 (320 Mountain Ave., S.W., 1-703-342-9726)

Springfield 22150 (7024 Spring Garden Dr., Brookfield Plaza, 1-703-866-0924)

(d) *National Cemeteries:*

Alexandria 22314 (1450 Wilkes St., 1-703-690-2217)

Balls Bluff (Leesburg 22075, 1-703-825-0027)

City Point (Hopewell 23860, 10th Ave. & Davis St., 1-804-222-1490)

Cold Harbor (Mechanicsville 23111, Rt. 156 North, 1-804-222-1490)

Culpeper 22701 (305 U.S. Ave., 1-703-825-0027)

Danville 24541 (721 Lee St., 1-703-636-2661)

Fort Harrison (Richmond 23231, 8620 Varina Rd., 1-804-222-1490)

Glendale (Richmond 23231, 8301 Willis Church Rd., 1-804-222-1490)

Hampton 23669 (Cemetery Rd. at Marshall Ave., 1-804-723-7104)

Hampton 23669 (VA Medical Center, 1-804-723-7104)

Quantico (Triangle 22172, P.O. Box 10, 1-703-690-2217)

Richmond 23231 (1701 Williamsburg Rd., 1-804-222-1490)

Seven Pines (Sandston 23150, 400 E. Williamsburg Rd., 1-804-222-1490)

Staunton 24401 (901 Richmond Ave., 1-703-825-0027)

Winchester 22601 (401 National Ave., 1-703-825-0027)

(50) *VIRGIN ISLANDS*

Vet Centers:

St. Croix 00820 (United Shopping Plaza, Suite 4 — Christiansted, 1-809-778-5553 or 778-5755)
St. Thomas 00801 (Havensight Mall, 809-774-6674)

(51) *WASHINGTON (WA)*

(a) Medical Centers:

Seattle 98108 (1660 S. Colombian Way, 1-206-762-1010)⊕
Spokane 99208 (N. 4815 Assembly St., 1-509-328-4521)⊕
Tacoma 98493 (American Lake, 1-206-582-8440)❖⊕
Walla Walla 99362 (77 Wainwright Dr., 1-509-525-5200)⊕

(b) Regional Office:

Seattle 98174 (Federal Bldg., 915 2nd Ave., 624-7200/1-800-827-0638)

(c) Vet Centers:

Seattle 98122 (1322 E. Pike St., 1-206-442-2706)
Spokane 99201 (W. 1708 Mission St., 1-509-327-0274)
Tacoma 98408 (4801 Pacific Ave., 1-206-473-0731)

(52) *WEST VIRGINIA (WV)*

(a) Medical Centers:

Beckley 25801 (200 Veterans Ave., 1-304-255-2121)⊕
Clarksburg 26301 (Milford/Chestnut St., 1-304-623-3461)
Huntington 25704 (1540 Spring Valley Dr., 1-304-429-6741)
Martinsburg 25410 (Route 9, 1-304-263-0811)❖⊕

(b) Regional Office:

Huntington 25701 (640 Fourth Ave., 529-5720/1-800-827-2052). Counties of Brooke, Hancock, Marshall, Ohio served by Pittsburgh, Pa., Regional Office (1-800-827-0839)

(c) Vet Centers:

Beckley 25801 (101 Ellison Ave., 1-304-252-8220/9)
Charleston 25311 (1591 Washington St. East, 1-304-343-3825)
Huntington 25701 (1014 6th Ave., 1-304-523-8387)
Martinsburg 25401 (138 W. King St., 1-304-263-6776/7)
Morgantown 26505 (1191 Pineview Dr., 1-304-291-4001)
Princeton 24740 (905 Mercer St., 1-304-425-5653/61)
Wheeling 26003 (1070 Market St., 1-304-232-0587, ext. 271)

(d) National Cemeteries:

Grafton 26354 (431 Walnut St., 1-304-265-2044)
West Virginia (Rt. 2, Box 1237, Grafton 26354, 1-304-265-2044)

(53) *WISCONSIN (WI)*

(a) Medical Centers:

Madison 53705 (2500 Overlook Terrace, 1-608-256-1901)
Milwaukee 53295 (5000 W. National Ave., 1-414-384-2000)❖⊕
Tomah 54660 (County Trunk E., 1-608-372-3971)⊕

(b) Regional Office:

Milwaukee 53295 (5000 W. National Ave., Bldg. 6, 383-8680/1-800-827-0464)

(c) Vet Centers:

Madison 53703 (147 S. Butler St., 1-608-264-5343)
Milwaukee 53208 (3400 Wisconsin, 1-414-344-5504)

(d) National Cemetery:

Wood (Milwaukee 53295, 5000 W. National Ave., Bldg. 122, 1-414-382-5300)

(54) WYOMING (WY)

(a) Medical Center:

Cheyenne 82001 (2360 E. Pershing Blvd., 1-307-778-7550)Ⓡ
Sheridan 82801 (Fort Rd., 1-307-672-3473)

(b) Regional Office:

Cheyenne 82001 (2360 E. Pershing Blvd., 778-7396/1-800-442-2761)

(c) Vet Centers:

Casper 82601 (111 S. Jefferson, 1-307-235-8010)
Cheyenne 82001 (3130 Henderson Dr., 1-307-778-7370)

12-3. Non-Government Organizations

Various non-profit organizations, particularly those interested in veterans affairs, can also provide current information and help you with specific problems. Among them are the American Legion; Veterans of Foreign Wars; Disabled American Veterans; American Veterans of World War II, Korea and Vietnam (Amvets); the Military Order of Purple Heart Association; the Fleet Reserve Association; The Retired Officers Association; The Non-Commissioned Officers Association; National Military Family Association; and the American Red Cross. A good place to start if you need help is a local chapter, which can provide you with more information and the address of its national headquarters.

Chapter 13 Leaving Service

13-1. Final Pay and Allowances

a. As you leave active service, you will receive all pay and allowances due. These include basic pay and special pay, incentive pay and allowances you may have earned through the day you are released from active duty. Exceptions will be made as a result of court-martial action directing forfeiture of pay and allowances and in cases of fraudulent enlistment or entry.

b. A service member discharged under honorable conditions may receive payment for up to 60 days of accrued leave. The amount due is paid in a lump sum at the time of separation. The one-time deduction for the U.S. VIP (see Paragraph 5-2) will be made at this time if you wish to purchase it.

c. Persons who do not get paid for unused leave include those receiving discharge certificates under other than honorable conditions, or dishonorable or bad conduct discharges.

13-2. Transportation Home

a. When separated from active duty under honorable conditions, a service member is entitled to a travel and transportation allowance designed to cover the cost of transportation home and, in most cases, the cost of dependent travel and the movement of household goods there as well. An installation transportation office can provide complete information about this entitlement.

b. A word to the wise: The total amount of your pay and allowance at time of separation will probably be relatively large. You should arrange to carry only as much cash as you will need to get to your home area. Before leaving your duty station or the separation center, get checks or money orders with the bulk of the money. In this way, your cash will be safeguarded until you can get home.

13-3. Legal Assistance at Separation

At your place of separation, legal assistance officers are available to help you with civil legal problems. These officers can review and help you revise your will. They can also advise you about such things as revoking a power of attorney, filing delayed income tax returns and reviewing a property mortgage or a car purchase installment contract.

13-4. Estate Planning

a. It never hurts to start early in planning your estate even though you may think at the moment that you have little

or no “estate.” You may not realize it, but your car, household goods, savings bonds and GI insurance all are part of your estate.

b. Getting out of service and re-establishing yourself in civilian life provides a good opportunity for you to give some serious thought to the overall security of your family. Review your will and similar documents. A talk with your personal affairs or legal assistance officer before you leave military service will not be time wasted. You will be assisted with many considerations that mean a better life.

13-5. Reserve Service Obligation

a. All persons now entering the armed forces incur a legal service obligation for eight years. This is true whether entry is through the active forces or reserve components. Generally, if you have not spent eight years on active duty, some of your eight-year obligation will remain when you return to civilian life.

b. There are two general categories of reserve forces — Ready Reserve and Standby Reserve.

c. The Ready Reserve is composed of Selected Reserve units, individual mobilization augmentees and other members of the Individual Ready Reserve and Inactive National Guard. Ready reservists are subject to active duty in time of war or national emergency proclaimed by the president or declared by Congress or when otherwise authorized by law.

d. The Standby Reserve generally consists of members who have completed their statutory military obligations. Members do not generally participate in reserve training or readiness programs. They may be mobilized by authority of Congress.

e. Selected Reserve units consist of members of the National Guard and Reserve component who are organized into units and who have volunteered for such service. They are required to participate in periodic training drills (normally one weekend per month) and annual active duty for training for a two-week period.

f. Individual mobilization augmentees are reservists who are assigned to mobilization positions in active-force organizations. The amount of training each individual mobilization augmentee is required to accomplish in peacetime to ensure immediate and effective performance of duty upon mobilization is determined by the active organization to which he or she is assigned.

g. The Individual Ready Reserve consists of a pool of individual reservists not organized into units who are primarily prior-service members with two or more years of active duty.

h. Members of the Individual Ready Reserve may volunteer for active-duty-for-training attendance at service schools or correspondence courses.

i. Inactive National Guard personnel are trained ready reservists preassigned to Army National Guard units in peacetime to serve as fillers upon mobilization. Inactive National Guard members must attend a one-day annual muster but are not required to participate in the other training programs for their units. However, they may do so voluntarily.

j. After separation, your service will take the administrative action necessary to place you in the appropriate reserve assignment.

k. You may choose to join an organized unit or become an individual mobilization augmentee.

l. Why stay in the Ready Reserve, even after completing your statutory obligation?

m. National Guardsmen and reservists have played important roles in providing national security for the United States throughout its history. Today, they play even more vital roles in maintaining peace.

n. A strong National Guard and Reserve are required to provide the total military strength needed by the nation to meet its commitments and to protect its vital interests in the event of war or national emergency. Reserve forces are only as strong as the trained men and women who serve in them. Your country needs your experience in the Guard or Reserve.

o. As a member of the reserve:

- You can continue your military affiliation.
- You can earn extra pay in your spare time by utilizing military experience and skills you have now or can gain as the years pass.
- You can earn promotions — and more pay.
- You can receive cash re-enlistment bonuses as a member of either the Selected Reserve or the Individual Ready Reserve and an enlistment bonus for the Selected Reserve, or you may participate in an educational assistance program and a student loan repayment program.
- You can enjoy civilian life and at the same time develop close friendships with people who share your interests.
- You can take special pride in contributing to the welfare of your community and your country.
- After 20 years of satisfactory service in any combination of active duty and reserve time — the last eight must be in the component from which you will retire — you will be eligible for military retired pay beginning at age 60.

p. Every veteran should look into the benefits of belonging to a Ready Reserve unit. Contact a reserve career counselor before you are separated, or get in touch with your local recruiter as soon as you are situated in a civilian community.

q. Reservists are paid a full day's basic pay for each four-hour training assembly (inactive duty training). When on active duty for training, they receive the same pay and allowances as their counterparts on active duty. The financial advantages of Ready Reserve membership are obvious. As you advance in grade and pay levels, reserve service can be a source of substantial and dependable extra income.

r. Reserve units are organized the same as their active counterparts. Chances of promotion and acquiring new skills are readily available. As a reservist, you can also take advantage of a variety of courses — resident and non-resident — offered by the armed forces. Many of the courses are technical and will qualify you for better assignments in the Reserve. In many cases, this technical training can also help you get along better in your civilian job.

s. Upon release from active duty, each member of the armed forces is given a "retirement year end" upon which his or her year of reserve service is computed. To have a year of satisfactory federal service for retirement purposes, the reservist must earn 50 training points each year. To be eligible for retirement benefits, including pay, the reservist must have at least 20 years of satisfactory federal service. Then, benefits will start at age 60. Like reserve pay, they can prove to be a worthwhile extra measure of security for yourself and your family.

A Citizen's Responsibility

As you leave service and locate permanently in a community, make finding out about voting requirements one of your first actions.

Vote in every election. This means those at the city, county, state and national levels.

Regular voting is a privilege and the responsibility of every U.S. citizen. Your vote — particularly if it is informed and sincere — does count.

13-6. Selective Service

Young men must register under the Selective Service system within a period of 30 days before and 30 days after their 18th birthdays. If you were born in 1960 or later and did not register before entering active service, you are required to register after you leave service, even if you are in a reserve component. The necessary forms are available at your local post office.

Chapter 14 After Service

14-1. Correction of Military Records

a. Each military department — Army, Navy (including Marine Corps), Air Force — and the Coast Guard has its own specific procedures for correcting military records of members and former members. Acting through its Board for Correction of Military Records, the secretary of a military department has authority to correct an error or rectify an injustice in a military record.

b. Correction of a military record may result in eligibility for VA and other benefits, such as back pay and military retirement, the person (or survivors) could not otherwise get.

c. Any veteran (or service member) who believes there is an error or injustice in his or her record can apply. Make written application to the service concerned on Department of Defense DD Form 149, "Application for Correction of Military or Naval Record." This form may be obtained at any VA office and can be submitted by the individual, a survivor or a legal representative.

d. Generally, a request for correction must be filed within three years after discovery of the alleged error or injustice. In the interest of justice, however, a board may excuse a failure to file within this period.

14-2. Review of Discharge

a. The Departments of the Army, Navy (including Marine Corps) and Air Force, and, in peacetime, the Coast Guard handle reviews of discharges given former members.

b. Discharge review boards have authority to change, correct or modify any discharge or dismissal from the service that was not the result of a general court-martial and to direct issuance of a new discharge in accordance with the facts presented. A discharge review board has no authority to address medical discharges.

c. Any person who feels decisions concerning release from service were not entirely fair and objective or did not consider all facts in the case (unless discharged as a result of a general court-martial) may request discharge review. Application must be made within 15 years after discharge.

d. Discharge review boards conduct hearings by established boards in Washington, D.C. Also, based on demand, traveling review boards visit selected cities to hear cases.

e. Written application should be made by the former service member or, in the case of a deceased or incompetent

person, by next of kin or a legal representative to the service concerned. Use DD Form 293, "Application for Review of Discharge or Separation from the Armed Forces of the United States." Persons seeking the assistance of a board for the correction of military records in lifting benefit bars brought about by Public Law 95-126 should use DD Form 149, "Application for Correction of Military or Naval Record." Either form can be obtained at a VA office.

f. Additional information concerning discharge review may be obtained from one of the following:

Director
Naval Discharge Review Board
801 N. Randolph St., Suite 905
Arlington, VA 22203-1989

Secretary of the Air Force/MIB
Air Force Discharge Review Board
Washington, DC 20330

Army Discharge Review Board
Department of the Army
Military Review Board Agency
1941 Jefferson Davis Hwy., 2nd Floor
Arlington, VA 22202-4508

Commandant (PE-1)
U.S. Coast Guard
2100 Second St., SW
Washington, DC 20593-0001

g. An applicant who wants to make a personal appearance before a specific board should so state in his or her application.

14-3. Wearing the Uniform

a. It is proper to wear your uniform during reserve duty; and when you finish your reserve obligation, you may wear it as a civilian on certain occasions.

b. If you served honorably during wartime, whether the war was declared or not, and your last period of service ended under honorable conditions, you may wear your uniform:

- For military funerals, memorial services or inaugural ceremonies;
- For patriotic parades on national holidays or other military parades or ceremonies in which a United States active or Reserve unit is taking part.

c. Never wear the uniform under circumstances that would detract from its prestige or tend to discredit the armed forces. For example, do not wear your uniform at a function of a totalitarian or subversive organization or while engaged in a business activity. It is against the law for unauthorized persons to wear the uniform of the armed forces.

14-4. Awards, Medals and Ribbons

a. Early in separation processing, look over your collection of military awards, medals, ribbons, badges and other distinguishing insignia. If some you have earned are missing, speak with your unit personnel officer about obtaining replacements. If you think you may be eligible for some you did not receive, mention this also. Your unit personnel officer will provide the service regulation outlining pertinent eligibility requirements. Or get the number of the service regulation and pursue it yourself. No one knows better than you when you were assigned and where, when you took special training or when you received special recognition.

b. Replacement medals and ribbons can be obtained from the address shown below at a small charge:

National Personnel Records Center
(ATTN: Military Personnel Records)
9700 Page Blvd.

Chapter 15

Miscellaneous

15-1. Federal Income Tax

The following information about federal income tax applies specifically to persons in active service or being separated from active service.

a. Extensions in Filing Returns. Any U.S. citizen who is not in the United States or Puerto Rico on April 15 (or the designated tax deadline) is allowed an automatic extension until June 15 for filing a federal income tax return for the preceding calendar year. This includes the filing of a joint return by a member and spouse. However, interest rates established for the Internal Revenue Service are charged on any amount due and unpaid on the April deadline.

b. Where to Obtain a W-2 Form. If you do not receive your W-2 form or it lost, destroyed or misplaced, you can obtain a duplicate by writing to the appropriate service addresses below:

(1) *Army*

Defense Finance and Accounting Service
Indianapolis Center
Indianapolis, IN 46249

(2) *Navy*

Defense Finance and Accounting Service
Cleveland Center
Anthony J. Celebrezze Federal Building
Cleveland, OH 44199-2055

(3) *Air Force*

Defense Finance and Accounting Service
Denver Center
Lowry Air Force Base
Denver, CO 80279-5000

(4) *Marine Corps*

Defense Finance and Accounting Service
Kansas City Center
1500 East Bannister Road
Kansas City, MO 64197-0001

(5) *Coast Guard*

ATTN: Retired Pay Branch
Commanding Officer
USCG Pay and Personnel Center Federal Building
444 SE Quincy St.
Topeka, KS 66683-3591

Note. (Omit attention line if not retired.)

15-2. Title Not Used

Paragraph not used.

Chapter 16

ONCE A VETERAN

16-1. Overview

a. You can be assured of one fact: Your active military service helped your nation's defense posture. Through your broadened experiences while in uniform and because of the development and training you have undergone, you too

have benefited from this service. You are now a trained and more valuable person to your nation; your status in your own community is high because of your honorable service to your country.

b. The various veterans benefits briefly outlined in this pamphlet are some of the ways in which your fellow citizens say “thanks.”

c. Read carefully through the pamphlet at your leisure and retain it with other important military papers. It is a basic reference for you and members of your family now and in the future. Trained representatives at your nearest Department of Veterans Affairs office remain ready to continually update the information in this pamphlet as laws and procedures concerning veterans benefits are changed. VA Fact Sheet IS-I, *Federal Benefits for Veterans and Dependents*, should be available from your separation or retirement counselor as a reference. You can buy your own copy from Superintendent of Documents; Government Printing Office; Washington, DC 20002.

16-2. Keep and Protect These Important Documents

a. For the rest of your life, you will be asked to produce records documenting your military service. These papers hold the key to benefits that you, your family or your survivors may claim many years after you leave active service. You, therefore, have an important responsibility to preserve these papers in an orderly fashion through the years.

b. If you have not already done so, start your personal record file. The large envelope (DD Form 473) your discharge papers probably were, or will be, in can be used for this purpose. Any file folder will also do the job. This personal file will save much searching as the years click away and will provide orderly safekeeping for your service-associated papers.

c. Use the file to keep available and in good condition the following papers:

- Your “shot record,” You and your dependents not only should keep immunization records, but the immunizations themselves should be kept up to date. Continual immunity to typhoid, smallpox and tetanus is especially important.
- Your government insurance policies, together with premium payment records.
- Papers associated with your active duty, such as orders to, and releases from, active duty, pay vouchers, warrants, commission, diplomas and citations.
- All VA forms and correspondence, including certificates of eligibility for loans, VA File Number records and other papers related to administration of your rights as a veteran.
- DD Form 214, “Certificate of Release or Discharge from Active Duty.” A most important document, you may want to register this record of service with your county recorder. Keep originals in a safe, fire-proof place. Photostat or certified copies in your personal file are valuable as ready references. The original copy of this document is automatically issued. Also, ask your separation officer to furnish you Copy No. 4 of this document for your records. You may need it immediately — and perhaps many years in the future — to establish your entitlement to VA and certain other federal and state benefits.
- Family records, such as marriage licenses, birth certificates, death certificates, divorce decrees, guardianship or custody evidence, and adoption papers are permanent records you are also obligated to care for properly and will probably need time and again.

d. Never give the original copy of a permanent personal or family record to another person, even for business purposes. Certified copies have the legal status of originals and ensure that when the original is needed again, it will be available.

16-3. Things to Remember

a. Veterans receiving compensation, pension or educational assistance: Keep your VA regional office up to date on:

- New addresses and ZIP codes;
- Changes in dependency;
- Changes in income, if you are receiving a VA pension.

b. Veterans who retained government life insurance: Keep your VA insurance office up to date on:

- New addresses and ZIP codes;
- Changes in beneficiary designations;
- Your desire to convert from term to permanent insurance — remember, premiums on term insurance increase and the insurance must be renewed each five years. Remember, too, it’s cheaper to pay premiums annually on all plans.

c. Veterans with VA-approved home loans:

- Protect your investment by keeping your property in good repair.
- Make your payment promptly — contact your lender for advice immediately if you become delinquent.
- You may prepay on your indebtedness at any time without penalty—minimum prepayment is \$100 or the amount of one installment. (CAUTION: If you sell a home with the buyer assuming the loan, you are not automatically released from liability. Contact your lender and VA for details before selling.)
- Notify VA and lender of any change in address.

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